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ABSTRACT

The South Carolina Impact Study, a formal research project designed to describe the effects of changing patterns of institutional and student financing on postsecondary enrollments, is described. It has as its objectives to: (1) examine the enrollment patterns and characteristics of the September freshman classes of 1972 and 1977; (2) relate identifiable changes to recognizable influences, including changes in federal, state, and institutional financial aid offerings and to other policies and practices that might affect enrollment patterns; (3) formulate findings so as to maximize their utility for specific audiences (such as legislators, college planners, and state agencies); and (4) disseminate findings actively. This second report describes the results of a survey administered to a stratified random sample of South Carolina undergraduate students on campuses in the state during the spring of 1978. The survey instrument was the Student Resource Survey, a questionnaire developed by the College Board. Students were surveyed at seven types of institutions: predominantly white four-year public colleges, the predominantly Black four-year public college, the two-year regional campuses, the predominantly Black and predominantly white four-year private colleges, two-year private colleges, and the Technical Education Center campuses. Four of ten responded. Data are included on: respondents' general personal, academic, and financial circumstances; costs; family resources used in defraying costs; the role of financial aid; various patterns of student financing at the different types of institutions; and the students reasons for their college choices. (MSE)

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TECHNICAL REPORT NUMBER TWO

IMPACT STUDY OF POST-SECONDARY FINANCIAL AID IN SOUTH CAROLINA

December 1978

Prepared by the Impact Study Steering Committee

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Additional copies of the Summary and of the four Technical Reports are available from the South Carolina College Council, Box 6998, Greenville, South Carolina 29606. Telephone: (803) 233-6894.

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CHAPTER I

INTRODUCTION

This is one in a series of reports resulting from the Impact Study--Postsecondary Financial Aid in South Carolina concerned with the effects of educational costs and financial aid on the distribution of students among postsecondary institutions in the state. It is funded by the Ford Foundation through the South Carolina College Council, Inc., under the direction of a Study Advisory Committee comprised of representatives of various postsecondary institutions, the South Carolina Commission on Higher Education, and the Council. Dr. Gordon W. Blackwell, president emeritus of Furman University, is chairman of the Study Advisory Committee.

This report describes the results of a survey administered to South Carolina undergraduate students on campuses in the state during the spring of 1978. The survey instrument was the Student Resource Survey (SRS), a 67-item questionnaire developed by the College Entrance Examination Board to help colleges and states assess their postsecondary students' characteristics, educational aspirations, educational costs, family resources, and financial aid used to pay for educational costs. The SRS has been used by other colleges and states for study purposes similar to those of the Impact Study.

A stratified random sample of undergraduates at seven types of postsecondary institutions was selected to receive the questionnaire. (Appendix A contains a list of participating institutions and a copy of the survey instrument and its cover letter.) Institutions surveyed included the predominantly White four-year public colleges, the predominantly Black four-year public college , the two-year South Carolina regional campuses, the predominantly White and predominantly Black four-year private colleges, the two-year private colleges, and the Technical Education Center (TEC) campuses.

A sample of over 12,000 students, or about 15 percent of all full-time undergraduates in the seven types of institutions received the questionnaire. Approximately four out of ten responded to the survey. Response rates, however, varied considerably among types of institutions, from 14.5 percent at the two-year private colleges to 72.8 percent at the Black public college . Table I-1 displays the population size, sample, and number of respondents by type of institution.

Because the questionnaire called for anonymous response follow-up to encourage greater response was impossible. Furthermore, it was impossible to compare respondents' characteristics to those of the sample because the general characteristics of the sample were unknown.

However, some comparisons of the respondents' characteristics to known characteristics in the population were possible. For example HEGIS reports on fall enrollment indicate the gender and racial-ethnic group membership of the full-time undergraduates at each institutional type. These data are presented in Table I-2. They indicate that male students at three types of institutions--the four-year Black public college , the four-year White private colleges, the TEC campuses--are underrepresented in the sample. They also indicate that the percentages of White students are overrepresented at two institutional types--the four-year Black public college , the two-year private colleges--and are underrepresented at the USC regional campuses.

TABLE I-1

SRS SURVEY SAMPLE AND RESPONSE RATE BY TYPE OF INSTITUTION

	SAMPLE			RESPONSE		
TYPE OF INSTITUTION	POPULATION	SAMPLE SIZE	PERCENT OF POPULATION	NUMBER OF RESPONDENTS	RESPONSE RATE	PERCENT OF POPULATION
4-year White Public	37,047	4,000	10.8%	1,190	29.8%	3.2%
4-year Black Public	2,995	500	16.7	364	72.8	12.2
USC Regional Campuses	2,495	666	26.7	130	19.5	5.2
4-year White Private	9,442	1,993	21.1	1,129	56.6	12.0
4-year Black Private	5,096	707	13.9	373	52.8	7.3
2-year Private	2,384	1,000	41.9	145	14.5	6.1
TEC Centers	21,519	3,233	15.0	1,480	45.8	6.9
All Campuses	80,978	12,099	14.9%	4,811	39.8%	5.9%

TABLE I-2

PERCENTAGES OF MALE AND WHITE STUDENTS IN THE POPULATION AND THE SRS SAMPLE, BY THE TYPE OF INSTITUTION

TYPE OF INSTITUTION	PERCENTAGE OF MALES		PERCENTAGE OF WHITES	
	POPULATION	SAMPLE	POPULATION	SAMPLE
4-year White Public	54.7%	57.6%	90.3%	87.4%
4-year Black Public	44.4	37.1 *	0.8	3.9 *
USC Regional Campuses	46.9	46.2	77.7	68.0 *
4-year White Private	47.2	40.5 *	90.1	86.4
4-year Black Private	37.6	35.9	0.5	1.1
2-year Private	52.4	53.8	77.9	82.1 *
TEC Centers	61.4	48.9 *	65.1	64.0

*This percentage is significantly different from the population percentage at the .05 level of significance.

One of the crucial characteristics for the purpose of this study is the income of students' parents. In the first study report, estimates of the parental income distribution of freshmen were derived from a variety of sources. While the estimated distributions are not necessarily precise, when they are compared to the self-reported parental incomes of SRS respondents an interesting pattern is revealed. At all institutional types it appears that the less affluent students are overrepresented in the SRS sample. The comparisons are displayed in Table I-3.

At all types of institutions except the two-year private colleges, the median family income of the SRS freshmen respondents is lower than the estimated median. At five of the types, the median incomes of the respondents are within plus or minus ten percentage points of the estimated medians. At the predominantly White four-year private colleges, the median family income of the SRS respondents is 26 percent lower than the estimated median. The difference in family income of the sample and the estimated family income of the population at the five types of institutions is small enough to be of no great consequence for the study purposes. This reason is that the more affluent students are similarly underrepresented at each type of institution. Therefore, inter-institutional comparisons of data which are influenced by family incomes can reasonably be accomplished without fear of great bias in the data. However, when the income-related responses of respondents at the predominantly White four-year private colleges are compared to those of respondents at other institutions, caution in interpretation must be exercised.

Part of this report will involve analyses which compare responses of students by family income intervals among institutional types. It

TABLE I-3

COMPARISON OF FRESHMAN PARENTAL INCOME DISTRIBUTIONS SRS RESPONDENTS AND 1976 STUDY ESTIMATES BY TYPE OF INSTITUTION

	4-yr. White Publics		4-yr. Black Public		USC Regional	
INCOME	SRS	EST.	SRS	EST.	SRS	EST.
Less than $6,000	11.4%	6.8%	48.8%	44.5%	19.4%	18.0%
$6,000 to $11,999	15.6	16.2	37.5	37.8	37.1	33.6
$12,000 to $14,999	13.2	12.0	4.5	6.4	14.5	23.0
$15,000 to $19,999	16.1	16.5	5.3	4.2	15.6	9.8
$20,000 and above	43.7	48.5	3.9	7.1	13.4	15.6
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Median	$18,045	$19,545	$6,192	$6,873	$10,949	$11,714

	4-yr. White Private		4-yr. Black Private		2-yr. Private	
INCOME	SRS	EST.	SRS	EST.	SRS	EST.
Less than $6,000	16.6%	5.0%	58.5%	55.2%	23.5%	15.2%
$6,000 to $11,999	13.2	11.7	32.4	31.1	29.4	40.6
$12,000 to $14,999	12.2	8.7	3.9	8.0	10.3	13.3
$15,000 to $19,999	12.4	13.8	3.5	2.2	18.6	14.0
$20,000 and above	45.6	60.8	1.7	3.5	18.2	16.9
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Median	$18,225	$24,500	$5,128	$5,434	$11,408	$11,143

will not matter whether the total family income distributions represent the population; it is only necessary to assume (with no reason not to make the assumption) that the respondents with a given family income adequately represent the population.

In brief, while a better representation of family income in the sample would have been preferred, the lack of representation does not make the survey results meaningless. It only adds to the difficulty in interpreting the survey results.

The report is organized as follows. Chapter II describes the respondents' general personal, academic, and financial circumstances. Chapter III describes the costs. Chapter IV shows how family resources contribute to defraying educational costs. Chapter V describes the role of financial aid in meeting educational costs. Chapter VI discusses various patterns of student educational financing at the different institutional types. Chapter VII discusses the students reaons for their institutional choices of postsecondary educational alternatives. Chapter VIII offers a summary and the major conclusions of the study.

In an attempt to make this report more understandable to the non-statistician most statistical data are contained in Appendix B. As the data are described the reader will be referred to the appropriate appendix table.

Finally, the data for freshmen are analyzed separately from those for undergraduates to enhance comparisons of 1977-78 freshmen responses to those of 1972-73 freshmen. This analysis is presented in another Impact Study report. For the most part, freshman responses correspond to those of all undergraduates. Where they are significantly different, the difference is noted.

CHAPTER II

PERSONAL, FAMILY, ACADEMIC, AND SOCIOECONOMIC CHARACTERISTICS OF SRS RESPONDENTS

Personal Characteristics of Respondents

At all but two types of institutions, the predominantly White four-year public colleges and the two-year private colleges, women outnumbered the men in the sample. This situation is especially true at the predominantly Black four-year colleges, and the predominantly White four-year private colleges, where 60 percent of the respondents indicated they were female. (See Table B-1 and B-2 in Appendix B).

At three types of institutions, the predominantly White four-year colleges and the two-year private colleges, over 80 percent of the respondents identified themselves as White students. Over 90 percent of the respondents at the predominantly Black colleges said they were Black, Negro, or Afro-American. About two-thirds of the students at the two-year public campuses (the USC regional campuses and TEC campuses) said they were White (See Table B-3 and B-4). Fewer than 2 percent of all students are members of other than Black racial-ethnic minority groups.

Over 75 percent of the respondents said they were 21 years of age or less. Students at the TEC campuses had the highest mean age, 24.7 years; students at the predominantly Black four-year public college , the predominantly White four-year private colleges, and the two-year private colleges reported the lowest mean age, around 20.7 years. Over 31 percent of the TEC students said they were 25 years of age or older. Fewer than 15 percent of the students at other institutions said they were 25 or older (See Table B-5). As expected, freshmen at the four-year institutions were generally about two years younger than all other students. The mean ages of freshmen and of all undergraduates at the less-than-four-year institutions were not significantly different. (See Table B-6).

The large majority of respondents said they were residents of South Carolina. About nine out of ten students at the predominantly Black colleges and the two-year institutions were South Carolina residents. Over eight out of ten students at the predominantly White four-year public colleges and about seven out of ten students at the predominantly White four-year private colleges came from South Carolina (See Tables B-7 and B-8).

Almost nine out of ten students at all but the USC regional and TEC campuses said they had never married. About 15 percent of the students at USC regional campuses and 32 percent of the TEC students were married at the time of the survey. About eight out of ten students at the regional campuses had never married, and only six out of ten TEC students had never married (See Table B-11). It was expected, because of their younger ages, that freshmen would be more likely than all undergraduates to have been unmarried. This expectation was realized at only the predominantly White four-year colleges. At all other institutions, the marital status of freshmen closely paralleled those of all undergraduates (See Table B-12).

While more students at the regional and TEC campuses reported being married, only a substantial number of TEC students reported having dependent children. Almost 30 percent of the TEC students, as compared to fewer than 10 percent of the students at other institutions, said they had dependent children (See Table B-11). The mean number of dependent children reported by those with families was about two. Only slightly fewer freshmen reported having dependent children, but the proportions reporting families with more than one dependent child were slightly smaller (See Table B-12).

Family Characteristics

The family incomes of the respondents varied by type of institution. Students at the predominantly White four-year colleges reported the highest mean family income, over $18,000. The mean family incomes of students at the regional campuses and the two-year private colleges were similar, about $12,500. The mean family income of TEC students was next highest, about $10,700. The mean family income of students at the predominantly Black four-year public college was just $7,900, and the mean at the predominantly Black four-year private colleges was only $6,200 (See Table B-13). While the mean family income of freshmen at each institutional type was slightly lower than for undergraduates, the difference was not statistically significant (See Table B-14).

Almost half the undergraduates at the predominantly White four-year colleges said their fathers were employed in professional, managerial, or administrative occupations. About a fourth of the two-year private college students and fewer than one out of six students at the other institutions said their fathers were employed in these occupations.

About a fourth of the students at the less-than-four-year institutions said their fathers were employed as craftsmen or technicians. The occupations of the fathers of students at these institutions were the most heterogeneous. About a fourth of the students at the predominantly Black four-year colleges said their fathers were employed as laborers; a fifth said their fathers were craftsmen or technicians (See Table B-15). The occupations of fathers of freshmen were not significantly different from those of all undergraduates (See Table B-16).

The fathers of respondents at the predominantly White four-year colleges were much more likely than other students' fathers to have completed a college education. Over a third of the students at these public colleges and almost half the students at the private colleges said their fathers had at least baccalaureate degreees. About a sixth of the two-year private college students and less than a tenth of the students at the other institutions had fathers with this much education (See Table B-17). Over 65 percent of the students at the predominantly Black four-year private colleges, around 50 percent of the students at the predominantly Black four-year public college and the TEC campuses, about 40 percent of the USC regional campus students, around 33 percent of the two-year private college students, and 20 percent of the predominantly White four-year college students said their fathers had not completed a high school education. As with fathers' occupations, fathers' educational levels were most heterogeneous at the less-than-four-year institutions. These same patterns were found among responses of freshmen students (See Table B-18).

These data indicate that the postsecondary educational system of South Carolina is somewhat stratified on the basis of socioeconomic status. The children of the more affluent, better educated, and better employed fathers tend to enroll at the predominantly White four-year colleges. Students from families with the lowest socioeconomic statuses are enrolled at the predominantly Black colleges. Lower and middle students from families whose fathers have diverse occupations and educational levels tend to enroll at the less-than-four-year institutions.

Academic Characteristics and Interests of Respondents

The postsecondary educational system of South Carolina is also somewhat stratified by students' academic characteristics and interests. For example, three-fourths of the predominantly White four-year college students said they had been enrolled in "academic" high school programs. Only slightly over half the students at the predominantly Black four-year public college , the USC regional campuses and the two-year private colleges, and just a third of the students at predominantly Black four-year private colleges and TEC campuses came from academic high school programs. Over a third of the students at the less-than-four-year institutions but less than a fifth of the students at the predominantly White four-year colleges said they came from "general" high school programs. About 29 percent of the students at the predominantly Black four-year public college and 39 percent at the predominantly Black four-year private colleges had been enrolled in "general" programs (See Table B-19). More students at the predominantly Black four-year private colleges and the TEC campuses than students at other institutions had been enrolled in business programs in high school, 17 percent as compared to less than 8 percent. More than three times as TEC students as other students, 6 percent as compared to 2 percent, had been enrolled in "trade or industrial" programs.

While the types of high school programs in which freshmen had been enrolled were generally similar to those of all undergraduates, a few significant differences were noted. Only 23 percent of the freshmen, but 37 percent of all other undergraduates at the predominantly Black four-year private colleges had been enrolled in "academic" programs. More freshmen than undergraduates had been enrolled in general programs, 44 percent as compared to 38 percent (See Table B-20). The trend was reversed at the predominantly Black public college . Almost 62 percent of the freshmen, but only 54 percent of the other undergraduates, were enrolled in "academic" high school programs. This may indicate that Black students in "academic" high school programs are becoming more likely to enroll at the predominantly Black public college , rather than the private predominantly Black colleges.

Students who were enrolled at predominantly White four-year colleges had somewhat better grades than those enrolled at other institutions. Almost 39 percent of the students at predominantly White four-year private colleges and nearly 27 percent of those at the public colleges reported high school grades of "mostly A's". Only one out of six students at the predominantly Black four-year public college , the USC regional campuses, and the two-year private colleges reported equally high grades. Twelve percent of the TEC students and 7 percent of the students at the predominantly Black private colleges had "A" averages (See Table B-21).

At the other end of the grade scale, more students at two-year institutions than others had grades of "mostly C's" or lower. About 17 percent of the two-year private college students, 15 percent of the TEC students, and 9 percent of the students at USC regional campuses had high school grades in this range. Similar patterns were displayed in the high school grades of freshmen at the different institutional types (See Table B-22).

When total undergraduate enrollments are considered, the predominantly White four-year colleges enrolled 62 percent of all the undergraduates with grades of "mostly B's" or better but enrolled only 57 percent of all students. Even more significant, these colleges enrolled over 77 percent of all students with grades of "mostly A's".

While the high school grades of the students at the different institutions varied considerably, the grades they earned in post-secondary education did not. The mean grades of students at the TEC campuses were higher and the grades of students at the predominantly Black four-year public college were lower than those of students at all other institutions. Mean grades at all other institutions were not significantly different (See Table B-23). Freshmen generally received somewhat lower grades than other undergraduates, but the differences were not substantial (See Table B-24).

The students' programs of study varied by type of institution (See Table B-25). Fewer students at the predominantly White private colleges than students at other colleges, 15 percent as compared to 28 percent, were enrolled in business administration programs. This is especially significant because high school seniors in South Carolina are becoming increasingly interested in business administration and related majors.

About 10 percent of the students at the two-year colleges and the predominantly White four-year public colleges said they were majoring in nursing, health professions, or related majors. About

6 percent of the students at Black four-year public college and predominantly White four-year private colleges, and just three percent at Black four-year private colleges majored in these subject areas. This fact is significant because these areas are also becoming increasingly attractive to South Carolina high school seniors.

Over a third of the students at predominantly Black public college ; about a fourth at predominantly White four-year private colleges; a fifth at USC regional campuses, predominantly Black four-year private colleges, and two-year private colleges; and, a sixth of the students at predominantly White four-year public colleges said they were majoring in education. High school seniors are becoming less interested in pursuring education majors.

More students at private four-year colleges than students at other campuses majored in humanities or social sciences. While these colleges enroll only 18 percent of all undergraduates, they enroll 33 percent of those majoring in these two areas of study. While 29 percent of the students at the four-year private colleges major in these subject areas, only 13 percent of the students at other institutions do.

The relationship between interest in humanities and social sciences and enrollment in four-year private colleges is considerably less among freshmen than among all undergraduates. For example, while 29 percent of all undergraduates at four-year private colleges reported these areas as majors, only about 14 percent of the freshmen were interested in these areas of study. About 9 percent of the freshmen at other institutions were interested in humanities or social sciences. This trend has some positive implications for the private colleges because, to the extent that they attract a large proportion of the students who are only interested in humanities and social sciences, the enrollment is likely to decline. This is because student interest in these subjects is not increasing.

It was noted that interest in education as a major is declining among South Carolinians. This is evident in the survey responses of freshmen. Only 8 percent of all freshmen, but 20 percent of all other undergraduates, were interested in business or business-related majors. Ten percent of the freshmen, but only 7 percent of all other students, were interested in nursing and the health professions. The interest of freshmen and all other undergraduates in other academic areas is not significantly different.

Over half the respondents at predominantly White four-year colleges and over two-thirds at predominantly Black four-year colleges said they planned on receiving one or more post-baccalaureate degrees. Slightly fewer students at USC regional campuses and two-year private colleges planned to receive advanced degrees. Only one out of every eight TEC students planned to earn an advanced degree (See Table B-27).

The degree aspirations of freshmen closely corresponded to those of all other undergraduates with three exceptions (See Table B-28). Fewer freshmen at predominantly White four-year colleges than other students at these colleges planned to get an advanced degree, 51 percent as compared to 58 percent. This lower proportion might reflect the higher costs of education freshmen expect to pay and/or it may reflect some degree of uncertainity among freshmen. Other explanations are more likely, however, because less affluent freshmen at predominantly Black four-year private colleges expressed higher degree aspirations than their sophomore and upper-division peers. Almost 69 percent of the freshmen but only 64 percent of the other students at these colleges planned on obtaining degrees. If there is a trend toward lower degree aspirations among students at the predominantly White four-year colleges, it could have important implications on future graduate and professional school enrollment in the state.

Present Status and Plans

Most respondents were admitted to their current institution as full-time freshmen. More students at predominantly White four-year public colleges and USC regional campuses than at other colleges were first admitted to their institutions as transfer students, as graduates of other colleges, or as part-time students, 23 percent as compared to 16 percent (See Table B-29). Nearly nine out of ten students at predominantly Black colleges and two-year private colleges, and over eight out of ten TEC students and students the predominantly White four-year private colleges entered their institutions as first-time, full-time students. As expected more freshmen than other undergraduates were admitted to their institutions as full-time, first-time students (See Table B-30).

Students were asked about their academic plans for next year. Most students said they would return to their current institution in 1978-79. Only about 6 percent of the students at predominantly White four-year colleges and predominantly Black four-year public college said they would transfer, "drop-out", or "stop-out" (See Table B-31). However, over 11 percent of the students at the predominantly Black four-year colleges said they would leave their colleges next year. This indicates some degree of attrition not present at other four-year colleges in the state.

Most students at two-year colleges than at the four-year colleges said they would be transferring next year. About 30 percent of the

USC regional campuses students and 20 percent of the two-year private college students said they would be transferring. This is expected as they would be completing their programs. Only about 7 percent of the TEC students said they would be leaving their current institution without a degree.

Fewer than 7 percent of the four-year public college freshmen and the TEC freshmen said they would drop-out, stop-out, or transfer next year. However, about 11 percent of the students at predominantly White four-year private colleges and almost 27 percent of the students at predominantly Black four-year private colleges said they would. Again, the considerably larger attrition rate at the predominantly Black private colleges is worth noting. Only about 15 percent of the freshmen at USC regional campuses and at two-year private colleges said they would be leaving their institutions without a degree (See Table B-32).

Student Satisfaction with Current Institution

The students were asked the extent to which they were satisfied or dissatisfied with their current institutions. Their responses reflect, to some extent, the institutions they are currently attending. More USC regional campus students than others express satisfaction with their institutions, over 88 percent indicating they were "completely satisfied: or "satisfied" (See Table B-33). Students at predominantly White four-year colleges, two-year private colleges, and TEC campuses were next most likely to express satisfaction or complete satisfaction with their institutions, 77 percent indicated satisfaction. Only 59 percent of the student at predominantly Black private colleges said they were at least satisfied with their institutions.

The responses of freshmen at each type of institution closely corresponded to those of other undergraduates (See Table B-34).

Summary

This chapter describes the diversity of characteristics, interests, and backgrounds among students attending South Carolina postsecondary institutions.

The data indicate that quite different types of students attended the different types of postsecondary institutions. To a large extent, enrollment at the various institutional types was stratified by students' socioeconomic status, academic ability, and academic interests and goals.

To generalize, students at the predominantly White four-year public and private colleges were considerably more affluent than those attending other colleges. They were much more likely to come from families where fathers are employed in professional, managerial, or administrative positions and to have fathers who have earned at least one college degree. Over three-fourths of these students had taken an academic course of study in high school, and they generally received better high school grades than students at other institutions. Almost 39 percent of the students at predominantly White four-year private colleges reported high school grades of "mostly A's". While these institutions enrolled only 57 percent of the students, they enrolled 62 percent of the students with grades of "mostly B's" or better. These institutions also enrolled nearly 73 percent of the students who planned to receive doctoral or other terminal degrees.

The characteristics of students at the two-year institutions were more heterogeneous than those of students at other institutions. For example, half the students at these institutions reported family incomes of between $6,000 and $18,000. About a fourth of these students said their fathers were employed as craftsmen or technicians. However, another fourth had fathers who were laborers or operatives, and another fifth had fathers who were professionals, managers, or administrators. While nearly half these students had fathers who had not completed high school, 18 percent had fathers who had some college training.

Over a third of the students at the less-than-four-year colleges had taken "general"high school programs. However, another third had taken "academic" high school programs, and the remaining third had taken programs in vocational areas. While 49 percent of the students had high school grades of "mostly B's" or "half B's and half C's", 12 percent had grades of "mostly A's". Although 61 percent of the students at less-than-four-year institutions planned to earn less than a baccalaureate degree, 19 percent planned to earn at least a master's degree.

Students at the predominantly Black colleges were the least affluent and came from families whose heads were employed in lower-level occupations. Almost 73 percent of these students came from families with incomes below $9,000 per year, and 60 percent of their fathers were employed as laborers, operatives, craftsmen, or technicians. Over 61 percent of their fathers had not finished high school. Ten percent had completed some college training.

Over 77 percent of the students at predominantly Black colleges had been enrolled in "academic" or "general" high school programs. While their average high school grades were somewhat lower than those of students at predominantly White four-year colleges, 72 percent of the students at predominantly Black colleges reported grades of "mostly B's" or better. And, although they came from families with considerably lower socioeconomic status than those of students at other colleges, 65 percent of these students aspired to post-baccalaureate degrees.

Other characteristics of students vary with the type of institution they attend. Over 86 percent of the students at predominantly White four-year colleges were White or Caucasisn; over 94 percent of the students at the predominantly Black colleges were Black, Afro-American, or Negro. The student bodies of other campuses were more racially and ethnically heterogeneous.

Students at two-year institutions were somewhat older than students at four-year colleges. Their respective mean ages were 24.0 years and 21.3 years. More students at two-year institutions than at other institutions had been married and more had dependent children.

More students at predominantly White four-year colleges than other colleges were majoring in business administration, humanities, social sciences, or education. Over 57 percent of the students at predominantly Black four-year public college majored in business administration or education, and over 60 percent of the students at predominantly Black four-year private colleges majored in business administration, humanities, or social sciences. Students at the less-than-four-year institutions majored in a greater variety of areas of study.

Students at all but the predominantly Black colleges expressed a considerable degree of satisfaction with their institutions. Over 40 percent of the students at the public Black college and almost

60 percent of the students at the private Black colleges were either "indifferent" about their institutions or dissatisfied with them.

CHAPTER III

THE COSTS OF POSTSECONDARY EDUCATION

There are two types of costs students must pay in order to attend postsecondary institutions. They are the direct costs of education, e.g., tuition and fees, books and supplies, and the maintenance or indirect costs, e.g., room and board, transportation costs, and personal, recreational, and clothing costs.

Once a student has decided to enroll at a particular institution, his/her direct costs are more or less "fixed" and beyond manipulation. For example, tuition is set by the institution and students can do little to reduce that expenditure. The cost of books and supplies is somewhat more flexible, but only to the degree that students may have access to used books or cheap sources of supplies.

Students have a greater opportunity to reduce (or increase) their maintenance costs. They can keep costs at a minimum by living with their parents or other family members, by living in sub-standard housing and by carefully budgeting food expenditures. They can attempt to live as close to the campus as possible, thereby reducing transportation costs. They can use public transportation to reduce costs of commuting to class. They can wear inexpensive clothing and spend little or nothing on recreation. Many students do take these actions to reduce costs. There is a limit to the amount students can sacrifice and still maintain academic progress, but these limits vary considerably among students. This chapter examines the patterns of student costs at various types of institutions.

Tuition and Fees

The tuition and fee costs of attending postsecondary institutions vary by institutional type (See Table B-35). Costs are highest for students at four-year private colleges, a mean of $2,313, and lowest at TEC campuses, a mean of $408. Students at four-year public colleges reported mean tuition and fees of $856. Students at two-year private colleges spend a mean amount of $1,416; those at USC regional campuses, $618.

Mean tuitions may vary somewhat from those reported by the colleges. This is because of special charges extended to out-of-state students and reduced charges (in the form of tuition remissions) to other students. Tuition charges to freshmen were not significantly different from those paid by all undergraduates (See Table B-36).

Books and Supplies

The cost of books and supplies also varies by type of institution, but not by as much as tuition and fees (See Table B-37). Students at two-year colleges spend the least mean amount, approximately $141 a year. Students at predominantly White four-year public colleges reported spending the largest average amounts, $219; however, since 4 percent of the respondents reported costs in excess of $1,000, the true mean is probably closer to $200. Students at TEC campuses reported spending a mean amount of $172 a year, and students at predominantly Black colleges and predominantly White four-year private colleges reported mean expenditures of about $160.

With the exception of freshmen at the predominantly White four-year public colleges, the mean cost paid by freshmen for books and supplies did not significantly vary from those of all undergraduates (See Table B-38).

At predominantly White four-year public colleges freshmen said they spent a mean amount of $308 on books and supplies. However, since about 15 percent said they spent an unrealistically large amount of over $1,000, the reported mean is probably higher than the true mean.

Room and Board Expenditures

The cost students pay for room and board vary by where they live, whether they are married or single, and whether they have dependents. Room and board costs are typically less when students live with their parents and commute to classes. As over half the TEC students and over three-fourths of the students at USC regional campuses live with parents or relatives, their room and board costs were expected to be lower than those of other students (See Table B-39). About a fifth of the students at predominantly White four-year public colleges, predominantly Black four-year private colleges, and two-year private colleges lived at home with parents. About 13 percent of the students at predominantly Black four-year public college and predominantly White four-year private colleges lived with their parents.

Seventy-nine percent of the students at these latter two types of institutions lived in college dormitories. About two-thirds of the students at predominantly Black four-year private colleges and two-year colleges lived in dormitories. About half the students at the predominantly White four-year public colleges but fewer than 4 percent of the USC regional campuses and TEC campus students lived in college dorms. About 10 percent of the students at predominantly White four-year public colleges, USC regional campuses, and two-year private colleges lived off-campus alone or with spouses. Over 28 percent of the TEC students, but fewer than 4 percent of the students at predominantly

Black colleges and predominantly White four-year private colleges lived in these situations.

As expected, more freshmen than other undergraduates lived with parents or in college dormitories rather than in off-campus housing (See Table B-40).

Annual average room and board expenses reported by students at predominantly White four-year private colleges were the highest, $1,279. Cost was the lowest at the predominantly Black four-year public college , $661. Students at predominantly White four-year public colleges and USC regional campuses reported mean expenditures of $919, and students at two-year private colleges and predominantly Black four-year private collges reported mean expenditures of $817 (See Table B-41).

Freshman expenses for room and board were substantially less than those of other undergraduates at predominantly White four-year public colleges, USC regional campuses, and predominantly Black private college (See Table B-42). This is primarily because freshmen at these institutions are more likely to live with their parents and less likely to live off-campus. The differences between room and board expenses paid by freshmen and by other undergraduates at other campuses were not significant.

Transportation Costs

The distance students live from the campus have a great effect on transportation costs. With the exception of students at USC regional campuses and TEC campuses, the majority of students, about 68 percent, live either on-campus or within a mile of the campus (See Table B-43). Students at USC regional campuses live a mean distance of 10.8 miles from the campus; students at TEC campuses, 13.9 miles. Over 28 percent of the students at the latter campuses live more than 15 miles from the campus.

Because they are somewhat more likely to live with their parents, freshmen at all but the two-year private colleges and TEC campuses generally lived further from campus than other undergraduates (See Table B-44).

Mean transportation costs reported by students at USC regional campuses and TEC campuses were higher than those of other institutions, $327 as compared to $288 (See Table B-45). The mean transportation costs of students at predominantly White four-year public colleges were next highest, $305; followed by those of students at predominantly White private four-year and two-year colleges, $274; those of students at predominantly Black four-year private colleges, $253; and those of students at the predominantly Black four-year public college , $185.

Even though they generally lived further from the campus, freshman transportation costs are generally less than those of other undergraduates. This is probably because freshmen are less likely to own and use cars for travel (See Table B-46).

Clothing, Recreation and Personal Expenses

Expenditures for clothing, recreation and personal items are affected by varying life-styles, marital statue, and available resources among students. Students at predominantly White four-year colleges reported the highest mean expenditure for these items, $491. Students at TEC campuses, many of whom are married, reported the next highest mean expenditure, $443; followed by students at predominantly Black four-year private colleges, who reported a mean expenditure of $424. Students at two-year private colleges reported spending a mean amount of $395;

students at USC regional campuses, $346; and, students at the predominantly Black four-year public college , $293 (See Table B-47).

In general, most students, about 59 percent, reported spending less than $400 on clothing, recreation, and personal items. This amount is the typical mean allowance used by college financial aid officers in calculating student expense budgets. Another 20 percent spent between $401 and $600.

Freshman mean clothing, recreation, and personal expense was not significantly different from that of other undergraduates at all but one type of institution (See Table B-48). At predominantly Black four-year private colleges freshmen reported spending only a mean amount of $304 on these items while average expenditures of all other undergraduates was $455. This difference is primarily because only 6 percent of the freshmen, but 19 percent of all other undergraduates, reported expenditures in excess of $600 per year.

Total Costs of Education

When the average expenditure for all expense items is summed, the resulting figure represents an average student expense budget. Budgets for students at different types of institutions are displayed in Table III-1. It should be noted that these budgets take into account the diverse student characteristics and life styles among the campuses.

Some interesting patterns are revealed in the data. Most noteworthy are the different proportions of student budgets allotted to direct and indirect (or maintenance) costs. Direct educational costs are lowest at TEC campuses, $580, and they represent the smallest percentage of students' expense budgets, 24.0 percent. Direct costs are highest at the four-year private colleges, representing over 55 percent of students' total costs.

Table III-1

AVERAGE UNDERGRADUATE EXPENSE BUDGETS, BY INSTITUTIONAL TYPE

	4-Yr White Publics		4-Yr Black Public		USC Regional		TEC Campuses		4-Yr White Privates	
	Amt	Pct	Amt	Pct	Amt	Pct	Amt	Pct	Amt	Pct
Tuition and Fees	$ 916	32.2%	$ 645	33.3%	$ 618	26.0%	$ 408	16.9%	$2,440	52.2%
Books and Supplies	219	7.7	154	7.9	139	5.9	172	7.1	161	3.4
(Direct Costs)	($1,135)	(39.9%)	($ 799)	(41.2%)	($ 757)	(31.9%)	($ 580)	(24.0%)	($2,601)	(55.6%)
Room and Board	$ 918	32.3%	$ 661	34.1%	$ 935	39.4%	$1,063	44.1%	$1,279	27.4%
Transportation	305	10.7	185	9.5	337	14.2	326	13.5	272	5.8
Personal Expenses	483	17.1	293	15.2	346	14.5	443	18.4	520	11.2
(Indirect Costs)	($1,706)	(60.1%)	($1,139)	(58.8%)	($1,618)	(68.1%)	($1,832)	(76.0)	($2,071)	(44.4%)
Total	$2,841	100.0%	$1,938	100.0%	$2,375	100.0%	$2,412	100.0%	$4,672	100.0%

	4-Yr Black Privates		2-Yr Privates	
	Amt	Pct	Amt	Pct
Tuition and Fees	$1,938	53.9%	$1,416	46.4%
Books and Supplies	163	4.5	142	4.6
(Direct Costs)	($2,101)	(58.4%)	($1,558)	(51.0%)
Room and Board	$ 815	22.7%	$ 821	26.9%
Transportation	253	7.0	280	9.2
Personal Expenses	424	11.9	395	12.9
(Indirect Costs)	($1,492)	(41.6%)	($1,496)	(49.0%)
Total	$3,593	100.0%	$3,054	100.0%

The student who attended a predominantly White four-year private college, rather than a public college had direct costs that were 129 percent higher, $2,601 as compared to $1,135. The student who attended a predominantly Black four-year private college, rather than the public one, had direct costs that were 170 percent higher, $2,101 as compared to $799. Attending a USC regional campus rather than a predominantly White four-year public college reduced a student's direct costs by 33 percent, from $1,135 to $757. Attending a USC regional campus rather than the predominantly Black public college reduced a student's direct costs by only 5 percent, from $799 to $757. Therefore, not only was there a dramatic "price-incentive" to enroll at a public rather than a private college, there was a considerable incentive to enroll at a USC regional campus rather than a four-year public college.

The proportions of the total budgets which students at four-year public colleges spent on various items were not significantly different. The costs at the predominantly Black college, however, were considerably less. Students at public two-year institutions spent a greater percentage of their budgets on indirect costs than did other students. This is, in part, because more of the students were older, married, living in off-campus housing, and traveling further to class.

Like the four-year public college students, students at the four-year private colleges spent similar proportions of their budgets on the various direct and indirect costs. But the amounts spent by students at the predominantly White colleges were generally larger.

The cost patterns at two-year private colleges were the most unique. Direct costs represented smaller proportions of the total budgets than they did among other private college students. But these costs represented larger proportions of their budgets than of the budgets of students at public institutions.

The average cost patterns of freshmen are displayed in Table III-2. At the three types of institutions, freshman costs were generally less than $100 lower than those of all undergraduates. Given the fact that these data were student-reported, that difference is probably not statistically significant. Costs to freshmen were, however, significantly lower than those to all undergraduates at USC regional campuses. This is primarily because the indirect expenses of freshmen were considerably less, due to the fact that fewer were married and more lived at home with parents.

Freshman costs, especially indirect costs, were lower than those of all undergraduates at the four-year private colleges. Again, this is probably because freshmen are more likely to live at home and to be single. Freshman costs at two-year private colleges were somewhat higher than those of all undergraduates, $3,174 as compared to $3,054. The difference, however, is only $120 and may not represent a statistically significant or reliable difference.

Table III-2

AVERAGE FRESHMEN EXPENSE BUDGETS, BY INSTITUTIONAL TYPES

	4-Yr White Publics		4-Yr Black Public		USC Regional		TEC Campuses		4-Yr Privates	
	Amt	Pct	Amt	Pct	Amt	Pct	Amt	Pct	Amt	Pct
Tuition and Fees	$ 941	34.0%	$ 772	37.9%	$ 632	30.9%	$ 403	17.4%	$2,440	54.0%
Books and Supplies	308	11.1	167	8.2	134	6.6	168	7.2	155	3.4
(Direct Costs)	($1,249)	(45.1%)	($ 939)	(46.1%)	($ 766)	(37.5%)	($ 571)	(24.6%)	($2,595)	(57.4%)
Room and Board	$ 798	28.8%	$ 611	30.0%	$ 668	32.7%	$1,027	44.2%	$1,247	27.6%
Transportation	267	9.6	188	9.2	275	13.5	308	13.3	219	4.8
Personal Expenses	457	16.5	297	14.7	334	16.3	415	17.9	455	10.2
(Indirect Costs)	($1,522)	(54.9%)	($1,096)	(53.9%)	($1,277)	(62.5%)	($1,750)	(75.4%)	($1,921)	(42.6%)
Total	$2,771	100.0%	$2,035	100.0%	$2,043	100.0%	$2,321	100.0%	$4,516	100.0%

	4-Yr Black Privates		2-Yr Privates	
	Amt	Pct	Amt	Pct
Tuition and Fees	$2,032	60.0%	$1,482	46.7%
Books and Supplies	156	4.6	159	5.0
(Direct Costs)	($2,188)	(64.6%)	($1,641)	(51.7%)
Room and Board	$ 671	19.8%	$ 823	25.9%
Transportation	222	6.6	317	10.0
Personal Expenses	304	9.0	393	12.4
(Indirect Costs)	($1,197)	(35.4%)	($1,533)	(48.3%)
Total	$3,385	100.0%	$3,174	100.0%

CHAPTER IV

FAMILY CONTRIBUTION TOWARD EDUCATIONAL EXPENSES

It is a basic principle of student financial aid and educational finance that students and their parents should pay for as much of the educational costs as they can reasonably afford. Students and parents are expected to pay for educational costs because the investment in education yields personal and familial benefits of many kinds. Because some students and their parents have so few economic resources, "investment" in postsecondary education is virtually impossible for them. Because an educated citizenry is considered a valuable societal asset, publicly- and privately-supported financial aid programs exist to help those students pay educational costs.

This chapter describes the contributions that South Carolina students and their families make toward educational costs and how much they can reasonably afford for education. The next chapter will describe the ways in which financial aid helps them pay for education.

Parental Contributions

The amount that parents can contribute to their childrens' education depends on a variety of family financial circumstances, primarily current family income and family sizes. In general, as family incomes increase and family sizes decrease, families can afford to pay more for education. Because family incomes vary considerably among students at different types of institutions, parental contributions are expected to vary correspondingly. They do to some extent.

The highest average parental contribution was made for students at predominantly White four-year private colleges, $1,376 (See Table B-49). The next highest average contribution was for students at predominantly White four-year public colleges, $980. The average parental contribution for two-year private college students was $707, and for students at predominantly Black four-year colleges, it was only $365. The average contributions for students at USC regional campuses and TEC campuses were $459 and $298 respectively. However, over a third of the students at the former and over half at the latter reported receiving no parental contributions, probably because more of these students were married or independent students. The contributions made by parents of freshmen were not significantly different from those of other undergraduates (See Table B-50).

The Student Resource Survey (SRS) data analysis system provided two estimates of what parents could reasonably afford to spend on education, based on data the students provided, e.g., family sizes, parental incomes, numbers of dependents in college, etc. These data indicated that parents of students at some institutions contributed more than they could reasonably afford; other parents contributed less. For example, the average College Scholarship Service (CSS) expected contribution to students at the predominantly White four-year public colleges was $1,680; the actual mean was only $980. The average CSS-expected contribution at the predominantly White four-year private colleges was $1,624; the actual mean, $1,376. The average expected contribution for USC regional campuses students was $845; the actual mean, $459. The average expected contribution at TEC campuses was $715; the actual mean $298 (See Table B-51).

On the other hand, the parents of students at the predominantly Black four-year public college contributed an average of $309 when the expected mean was only $274. And the mean parental contribution at the predominantly Black four-year private colleges was $398, while the expected average was only $124. Expected contributions for freshmen were not significantly different from those of other undergraduates (See Table B-52).

These comparisons are somewhat misleading as they do not take into account the costs of attendance at the different institutions. While parents may be expected to contribute $4,000 to their child's education, the costs of eudcation may be only $2,300, not the expected $4,000. Therefore, the SRS data analysis provides an estimated expected contribution which is adjusted for the students' educational costs. The distribution of the cost-adjusted expected contributions are displayed in Table B-53 and B-54. The data are summarized in Table IV-1.

At all but the predominantly White four-year public colleges, fewer students were expected to receive parental contributions than actually reported receiving them. This pattern is most striking among students at the predominantly Black four-year colleges. Only 26 percent of the students at the public colleges and just 16 percent of the students at the private colleges were expected to receive parental contributions under the CSS need analysis. However, over 77 percent of the students at these predominantly Black colleges reported receiving some amount of parental financial support. About 10 percent more of the students at USC regional campuses, predominantly White four-year private colleges, and two-year private colleges reported receiving parental contributions than were expected

Table IV-1

Comparison of Actual Parental Contributions to CSS-Expected Contributions and CSS-Expected Contributions up to Cost by Institutional Type

Parental Contribution	4-Yr White Publics	4-Yr Black Public	USC Regional	4-Yr White Privates	4-Yr Black Privates	2-Yr Privates	TEC Centers
Actual Contributions							
% Reporting Any	79.6%	78.7%	66.2%	88.3%	77.4%	77.5%	47.7%
Mean, All Students	$ 980	$309	$459	$1,376	$398	$707	$298
Mean, Reporting Any	$1,232	$393	$694	$1,558	$514	$912	$625
CSS-Expected							
% Expecting Any	82.6%	25.9%	57.0%	79.9%	15.6%	67.5%	48.4%
Mean, All Students	$1,680	$274	$845	$1,634	$124	$977	$715
Mean, Expecting Any	$2,034	$1,059	$1,482	$2,046	$793	$1,447	$1,476
CSS-Expected To Cost							
% Expecting Any	82.3%	25.9%	57.0%	79.7%	15.6%	66.7%	47.6%
Mean, All Students	$1,319	$203	$625	$1,537	$111	$899	$422
Mean, Expecting Any	$1,601	$783	$1,096	$1,929	$712	$1,349	$886

to by the CSS need analysis. About half the TEC students were expected to receive contributions and about half reported receiving them. About 83 percent of the students at the predominantly White four-year public colleges were expected to receive contributions, and 80 percent reported receiving them.

While more students than were expected reported receiving parental contributions, the average contribution received was generally less than expected. This means that lower-income students, whose parents were expected to contribute little or nothing to their education, received larger-than-expected contributions. On the other hand, middle-and upper-income students received smaller-than-expected contributions from their parents.

The average contribution made by parents ranged from 19 percent to 50 percent less than the mean contributions expected of them. The average parental contributions to students at predominantly White four-year colleges were about 20 percent less than the expected mean. The average parental contributions for students at TEC campuses, predominantly Black four-year private colleges, and two-year private colleges were about a third less than the expected mean. Students at USC regional campuses who were expected to receive parental contributions actually received a mean amount of about 40 percent lower than expected. The average amount received by students at the predominantly Black four-year public college was about half the expected amount.

It was noted above that lower-income students received larger-than-expected, and upper-income students received smaller-than-expected parental contributions. The mean actual and CSS-expected contributions are displayed in Table IV-2 grouped by family incomes.

TABLE IV-2

Comparison of Mean Parental Contributions to Mean CSS-Expected Contributions Up to Costs, by Family Income Interval and Institutional Type

Family Contribution	4-Yr White Publics	4-Yr Black Public	USC Regional	4-Yr White Privates	4-Yr Black Privates	2-Yr Privates	TEC Centers
Less than $9,000							
Actual Contribution	$386	$216	$294	$623	$380	$410	$251
Expected Up to Costs	$4	$0	$0	$5	$0	$17	$9
$9,000 to $14,000							
Actual Contribution	$856	$318	$550	$1,308	$439	$784	$274
Expected Up to Cost	$626	$201	$538	$484	$410	$397	$466
$15,000 and Above							
Actual Contribution	$1,229	$1,218	$561	$1,664	$1,048	$1,097	$488
Expected Up to Cost	$1,933	$1,635	$1,384	$2,458	$1,556	$1,851	$1,233

These data indicate that lower- and middle-income parents made disproportinately large contributions to their childrens' educations at each type of institution. The difference is especially striking among middle-income students at the predominantly White four-year private colleges whose average parental contributions was almost three times greater than expected in the CSS need analysis system. Parental contributions to middle-income students at two-year private colleges were over twice the expected amounts. This indicates that some middle-income parents made extraordinary family financial sacrifices to enable their children to attend private colleges.

Average parental contributions to upper-income students at all but the TEC campuses average about two-thirds what parents could reasonably afford to pay. Average contributions to upper-income TEC students and South Carolina regional campus students are less than half of the expected mean. In this latter case, it might be hypothesized that one reason these students attended the lower-cost, two-year public colleges was that their parents were unwilling to provide them the support needed to afford the costs at a four-year institution.

At all types of institutions, low-income parents contributed substantial amounts toward their childrens' education when they could afford virtually nothing.

Contributions from Spouses

Another source of support used to defray educational costs was contributions from the earnings of spouses. These contributions played an important role in the family contributions of TEC students. Over 18 percent reported contributions from this source in the average amount of $1,402. This mean amount represents 58 percent of the average costs at TEC campuses. Almost 15 percent of the students at USC regional campuses reported contributions from spouses, averaging $1,195. This represents about 50 percent of the average budget at these types of institutions. Less than 9 percent of the students at other types of institutions reported spousal contributions (See Table B-55).

At all but the predominantly Black colleges, when spouses made contributions, they typically averaged $1,000 or more. The mean at the Black colleges was only about $480. Freshman spousal contributions were less frequent, about 11 percent reporting any, but they were generally around the same average amounts as those to all other undergraduates (See Table B-56).

Support from Personal Savings

It is assumed, in determining students' financial need, that students will contribute something toward their education from personal savings. These savings, it is assumed, will have been generated primarily from summer earnings. The College Scholarship Service (CSS) need analysis system employs different standard student contribution figures for students enrolled at different class levels. The CSS assumes that, as students progress through their academic programs their earning power, and consequent ability to save, will increase. The standard contributions are: for freshmen, $500; for sophomores, $600; and for juniors and seniors, $700.[1]

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[1] College Scholarship Service, CSS Need Analysis: Theory and Computation Procedures for the 1978-79 Financial Aid Form. (New York: College Entrance Examination Board, 1978).

If the South Carolina students had been able to make average standard contributions in these amounts, the average of support would have been $598. But the average amount reported by the respondents was only $279 (See Table B-57). Table IV-3 displays the average personal savings by type of institution.

The average contribution from savings exceeded or was about equal to the expected standard contribution at all but three types of institutions--predominantly Black colleges and two-year private colleges. However, only 45 percent of the SRS respondents had any savings to meet educational expenses. Therefore, when the savings contributions for all students, including those who were unable to make them, are averaged, the average contribution was only about $279. The pattern of contributions of freshmen from savings are not substantially different from those of other undergraduates (See Table B-58).

There is a strong relationship between students' savings and their summer earnings and family incomes. In general, the more students earned the more likely they are to use savings contributions for college expenses. And, the higher the family income, the more summer savings they reported. The first relationship is logically expected as students could not save what they had not earned. The latter relationship is somewhat more complex. Students from more affluent families tended to have greater access to jobs and to better paying ones in the summer. But, because their parents contributed substantial amounts toward the students' education, the students did not need to use their earnings for college expenses. Students from lower-income families had less access to jobs and better paying ones.

Table IV-3

Average Undergraduate Contributions from Personal Savings, by Institutional Type

Contributions from Personal Savings	4-Yr White Publics	4-Yr Black Public	USC Regional	4-Yr White Privates	4-Yr Black Privates	2-Yr Privates	TEC Centers
Percent Reporting Any	59.6%	31.5%	51.5%	61.8%	38.2%	42.5%	36.8%
Mean, Reporting Any	$798	$193	$667	$701	$369	$453	$551
Mean, All Students	$476	$ 61	$344	$433	$141	$193	$203
Expected Contributions	$618	$619	$556	$632	$634	$551	$547

Furthermore, much of their summer earnings was used to defray their own or their families' maintenance expenses. Therefore, little was saved for educational costs.

The first relationship, that of savings to summer earnings, is described in data displayed in Table IV-4. Students at predominantly White four-year colleges and USC regional campuses generally reported higher summer earnings and personal savings than did other students. Although the mean summer earnings of working TEC students were highest, averaging $1,456, only 46 percent of all TEC students reported earnings, so their average earnings among all students ranked below that earned by students at predominantly White four-year colleges. In general, students' savings at predominantly White four-year publics, USC regional campuses, and private four-year colleges represented 60 percent of all their summer earnings. Savings at the predominantly Black public college, two-year private colleges, and TEC campuses represented only about 30 percent of all earnings.

Table IV-5 displays the mean summer earnings of students at each type of institution by family income intervals. In general, as income increased, so did the proportions of students reporting earnings and the mean amount earned. It is worth noting that, at each family income interval, fewer students at predominantly Black colleges and TEC campuses than students at other institutions reported summer earnings. Students at predominantly Black colleges probably found it more difficult to get summer jobs. Students at TEC campuses, many of whom are Black, may not have been able to get jobs and others may not have needed them if spousal or other support was received. Table B-59 displays the distribution of undergraduate earnings; Table B-60, the

Table IV-4

Comparison of Mean Personal Savings to Mean Summer Earnings, by Institutional Type

Personal Savings and Summer Earnings	4-Yr White Publics	4-Yr Black Public	USC Regional	4-Yr White Privates	4-Yr Black Privates	2-Yr Privates	TEC Centers
Percent reporting savings	59.6%	31.5%	51.5%	61.8%	38.3%	42.5%	36.8%
Percent reporting earnings	70.9%	38.2%	53.8%	71.2%	31.6%	60.7%	46.1%
Mean, reporting savings	$ 798	$ 193	$ 667	$ 701	$ 369	$ 453	$ 551
Mean, reporting earnings	$1,111	$ 597	$1,079	$ 975	$ 699	$ 921	$1,465
Mean, All students savings	$ 476	$ 61	$ 344	$ 433	$ 141	$ 193	$ 203
Mean, All students earnings	$ 788	$ 228	$ 581	$ 694	$ 221	$ 559	$ 675
All savings/all earnings	60.4%	26.8%	59.2%	62.4%	63.8%	34.5%	30.1%

Table IV-5

Average Undergraduate Summer Earnings, by Family Income Interval and Institutional Type

Family Income and Summer Earnings	4-Yr White Publics	4-Yr Black Public	USC Regional	4-Yr White Privates	4-Yr Black Privates	2-Yr Privates	TEC Centers
Less than $9,000							
Percent reporting any	70.0%	34.4%	65.0%	72.3%	40.0%	59.3%	52.0%
Mean, all earners	$ 999	$ 480	$ 1,434	$ 846	$ 524	$ 795	$ 1,352
Mean, all students	$ 699	$ 165	$ 932	$ 612	$ 210	$ 471	$ 703
$9,000 to $14,999							
Percent reporting any	72.7%	53.3%	56.5%	72.7%	50.0%	75.0%	62.8%
Mean, all earners	$ 1,128	$ 701	$ 1,638	$ 1,126	$ 731	$ 689	$ 1,284
Mean, all students	$ 820	$ 374	$ 925	$ 819	$ 366	$ 517	$ 808
$15,000 and above							
Percent reporting any	83.5%	50.0%	83.3%	75.0%	47.6%	69.6%	62.3%
Mean, all earners	$ 1,117	$ 472	$ 1,115	$ 1,010	$ 550	$ 1,116	$ 1,717
Mean, all students	$ 933	$ 236	$ 929	$ 758	$ 262	$ 777	$ 1,070

earnings of freshmen. Although freshmen reported earning slightly less than other students, the differences are not substantial.

Table IV-6 displays the average savings contributions by family income intervals. An interesting pattern among lower-income students is revealed in the data. Students at the predominantly White four-year colleges saved substantially more than all other students. This may be because they had to save more in order to afford the higher cost of education. Lower-income students at the less-than-four-year institutions reported somewhat lower personal savings, perhaps because they were not as necessary to meet educational costs. Lower-income students at predominantly Black colleges contributed the least amounts from savings, primarily because they did not earn much in the summer and possibly because earnings had to be used to defray family maintenance expenses.

Federal and State Benefits

Another source of family support for educational costs is monies derived from Social Security Administration benefits, Veterans Administration benefits, and other educational benefits. These funds are not considered financial aid in need analysis systems because they accrue to families or to students regardless of college costs or family need. Furthermore, their general purpose is to supplant resources which would have been available to the family were it not for loss of income due to loss of a wage earner or income-earning ability.

About 10 percent of the students reported receiving Social Security benefits. More students at predominantly Black four-year private colleges and two-year private colleges, 17 percent and 16 percent respectively, reported receipt of Social Security benefits (See Table B-61). They also reported receiving the highest mean amounts. The

Table IV-6

Average Undergraduate Contributions from Personal Savings, by Family Income Intervals and Institutional Types

Family Income and Personal Savings	4-Yr White Publics	4-Yr Black Public	USC Regional	4-Yr White Privates	4-Yr Black Privates	2-Yr Privates	TEC Centers
Less than $9,000							
Percent reporting any	48.3%	29.7%	66.7%	48.9%	35.9%	33.3%	31.6%
Mean, Reporting any	$ 588	$ 253	$ 227	$ 644	$ 448	$ 576	$ 517
Mean, All students	$ 284	$ 75	$ 151	$ 315	$ 161	$ 191	$ 163
$9,000 to $14,999							
Percent reporting any	54.5%	46.7%	43.5%	54.5%	20.0%	37.5%	41.5%
Mean, reporting any	$ 611	$ 401	$1,131	$ 568	$ 139	$ 298	$ 397
Mean, all students	$ 333	$ 187	$ 492	$ 310	$ 28	$ 112	$ 165
$15,000 and above							
Percent reporting any	64.1%	25.0%	50.0%	70.3%	37.5%	56.5%	47.9%
Mean, reporting any	$ 754	$ 165	$ 391	$ 795	$ 415	$ 545	$ 741
Mean, all students	$ 484	$ 41	$ 195	$ 559	$ 157	$ 309	$ 355

average benefit received by all students who reported them was $988. Because only 10 percent received benefits, resources available from this source averaged only $100 among all students. There was no significant difference in the patterns of Social Security benefits received by freshmen and those received by other undergraduates (See Table B-62).

Only about 11 percent of all respondents reported receiving G.I. Bill awards (See Table B-63). More students at TEC campuses than others, 25 percent as compared to 6 percent, reported receipt of awards from this source. The average award reported by students was highest among TEC students and students at predominantly White four-year public colleges, $2,380, followed by the mean award to students at USC regional campuses, $1,959, and, then the mean at the predominantly Black four-year public college and predominantly White private colleges, $1,324. Students at predominantly Black four-year private colleges reported receiving average awards of only $1,022.

When aid from this source is averaged among all students, it amounts to only $255 per student at all institutions. The numbers of freshmen who received G.I. Bill awards were so small at most institutions that inter-institutional comparisons would be meaningless. However, the basic patterns of receipt of benefits among all undergraduates appears to apply to freshmen (See Table B-64).

Another source of educational benefits is state vocational rehabilitation awards. These awards play a relatively small role in the family contributions; only about 2 percent of the respondents reported receiving them. The average amount of aid received was $628. More students at predominantly Black colleges and less-than-four-year institutions than students at predominantly White four-year colleges reported receipt of vocational rehabilitation funds (See Table B-65). Freshmen received about the same amounts of awards as other undergraduates (See Table B-66).

About 5 percent of the respondents reported receipt of other Federal and state educational benefits of one kind or another (See Table B-67). The average amount of these awards was $1,082. There were no statistically significant differences among mean awards received by undergraduates at the different types of institutions. Freshmen received approximately the same amounts of awards as other undergraduates (See Table B-68).

Total Family Resources

To present the most accurate picture of total family resources available to students at each institutional type, the average amounts of resources reported by students from each source were averaged among all students. For example, the average parental contribution reported by students at predominantly White four-year public colleges was $1,232. But, since only 79.6 percent reported receiving contributions from their parents, the mean parental contribution among all students was only $980 ($1,232 x .796 = $980.)

Table IV-7 summarizes the family contributions of students at each type of institution. The average family contributions for students at predominantly White four-year private colleges were highest, $2,054, with contributions to students at the predominantly White public four-year colleges next highest, at $1,797, or 13 percent less. The average contribution for TEC students was $1,521, or 26 percent less than for predominantly White four-year private college students and 15 percent less than for students at predominantly White four-year public colleges.

TABLE IV-7

Average Family Contributions to Undergraduates by Source of Contribution, by Institutional Types

Family Contribution	4-Yr White Public		4-Yr Black Public		USC Regional		TEC Campuses		4-Yr White Private	
	AMT	PCT	AMT	PCT	AMT	PCT	AMT	PCT	AMT	PCT
Parental Contributions	$980	54.5%	$309	52.2%	$459	37.7%	$298	19.6%	$1,376	67.0%
Spousal Contributions	149	8.3	24	4.1	174	14.3	254	16.7	83	4.0
Personal Savings	356	19.8	105	17.7	280	23.0	206	13.5	392	19.1
Education Benefits	312	17.4	154	26.0	306	25.0	763	50.2	203	9.9
Total Family Contribution	$1,797	100.0%	$592	100.0%	$1,219	100.0%	$1,521	100%	$2,054	100.0%

Family Contribution	4-Yr Black Private		2-Yr Private	
	AMT	PCT	AMT	PCT
Parental Contributions	$398	41.3%	$707	49.8%
Spousal Contributions	73	7.6	176	12.4
Personal Savings	163	16.9	238	16.8
Education Benefits	329	34.2	298	21.0
Total Family Contribution	$963	100.0%	$1,419	100.0%

Next highest were average contributions for two-year private college students, $1,419, and USC regional campus students, $1,219. Contributions for students at predominantly Black four-year colleges were lowest, $963 at the private colleges and only $592 at the public one.

The percentage of family contribution derived from each source was considerably different among types of institutions. Parental and spousal contributions accounted for 71 percent of the family contributions of students at predominantly White four-year private colleges, about 62 percent at two-year private colleges and predominantly White four-year public colleges, around 52 percent at predominantly Black four-year colleges and USC regional campuses, and only 36 percent at TEC campuses.

Personal savings accounted for around 19 percent of the total family resources of students at four-year public colleges and all private colleges. However, 23 percent of the total family contribution of USC regional campus students comes from personal savings, and only 13.5 percent of the TEC students' family contributions were from personal savings.

Federal and state educational benefits accounted for over a half of the family contributions for TEC students, for a third of the family contributions for students at predominantly Black four-year private colleges, for a fourth of the contributions at USC regional campuses and predominantly Black four-year public college , and for a fifth of the contributions for two-year private college students. Only 17 percent of the family contribution for predominantly White four-year public college students and just 10 percent of the contribution for students at predominantly White four-year private colleges were from educational benefits.

The differing proportions can be partially explained by the characteristics of students at the different types of institutions. For example, students at predominantly White four-year private colleges were younger and came from more affluent families. Both factors would contribute to receipt of greater amounts of parental support. Because these students should be expected to earn and save more, savings should play an important role in the family contribution. Because educational benefits generally accrue to lower-income families and there are proportionately fewer such families represented in private colleges, it is logical to expect benefits to play a lesser role at predominantly White four-year private colleges.

TEC students and USC regional campus students should be expected to receive proportionately larger spousal contributions because more of them are married. This fact, in itself, is likely to reduce parental contributions. Further, given the fact that students at these institutions come from lower-income families, it is logical to expect lower parental contributions. Because so many students at the TEC campuses received educational benefits, in the average amount of $1,948 which met 80 percent of the average budget, it is not surprising that benefits represented over half their family contributions.

Because their family incomes are considerably lower than those of students at other institutions, it is not surprising that students at predominantly Black four-year colleges receive a substantial proportion of their family contributions from educational benefits.

Table IV-8 compares the average family contributions to the average student budgets at each type of institution. These data help to put family contributions into perspective. Average family contributions pay almost two-thirds of the average cost at predominantly White

TABLE IV-8

Average Student Expense Budgets, Family Contributions, and Financial Need of Undergraduates, by Institutional Types

Budget, Contribution and Need	4-Yr White Publics	4-Yr Black Public	USC Regional	4-Yr White Privates	4-Yr Black Privates	2-Yr Privates	TEC Centers
Average Budget	$2,841	$1,938	$2,375	$4,672	$3,593	$3,054	$2,412
-Average Family Contribution	1,797	592	1,219	2,054	963	1,419	1,521
=Average Financial Need	$1,044	$1,346	$1,156	$2,618	$2,630	$1,635	$ 891
Percent of Budget Defrayed by Family Contribution	63.3%	30.5%	51.3%	44.0%	26.8%	46.5%	63.1%

four-year public colleges and TEC campuses. They pay slightly over half the cost at regional campuses, about 45 percent of the cost at predominantly White four-year private colleges and two-year private colleges, and less than a third of the cost at predominantly Black colleges.

The average financial need, the amount of costs unmet by family contributions, also varied by type of institution, from a high of $2,630 to predominantly White four-year private colleges to a low of just $891 at TEC campuses. If an academic year is considered to be nine months in length, the average amounts of additional resources students would have to obtain each month to afford their average educational costs are as follows: at four-year private colleges, $292; at two-year private colleges, $182; at predominantly Black four-year public college , $150; at USC regional campuses, $128; at predominantly White four-year public colleges, $116; and, at TEC campuses, $99.

Therefore, while family contributions defrayed about two-thirds of the average budgets at predominantly White four-year public colleges and TEC campuses, students at the former have a 17 percent greater financial need. Furthermore, while half their costs are met by family contributions, the financial need of students at predominantly White four-year public colleges is two and a half times that of students at predominantly White four-year public colleges. The average financial need of two-year private college students is one and a half times as great. Finally, while about a third of the costs at the public and private predominantly Black four-year colleges are met by family contributions, the financial need of students at the private colleges is almost twice as great as that of students at the public colleges.

It has been noted that students of very diverse family financial circumstances attended the different types of institutions. To compensate for these differences and make financial need comparisons more realistic, the family contributions and financial need of students from different family incomes at the institutions were analyzed.

Table IV-9 summarizes average family contributions by income level at each type of institution. These data reveal some important patterns. In general, as family incomes increased parental contributions increased and represented larger proportions of the total family contribution. Spousal contributions generally decreased in amounts and proportions as income increased. This is because more married students came from lower-income families than from upper-income families. Educational benefits decreased and represented smaller percentages of the family contribution as family incomes increased. This is because more lower-income students qualified for benefits. There was no consistent relationship between family incomes and personal savings among the types of institutions.

The inter-institutional variations in types and amounts of family contributions are expected. This is because differing proportions of students at each institutional type received contributions from different sources. Average contributions among all students, not just recipients, are represented in the mean amounts.

There are, however, some variations in parental contributions at the different institutions which cannot be readily explained by proportions of students who receive them. There may be other explanations for these differences in parental contributions, such as willingness to pay for educational costs or the necessity of having to pay for them.

Table IV-2 displays the relationship between expected parental contributions and actual parental contributions by income level at the types of institutions. These data are compared in a different form in

Page 1 of 2 pages for
Table IV-9

Table IV-9
Average Family Contributions to Undergraduates by Source of Contribution, by Income Levels and Institutional Types

Family Income	4-year White Public		4-year Black Public		S.C. Regional		4-year White Private	
Family Contribution	Amt	Pct	Amt	Pct	Amt	Pct	Amt	Pct
Less than $9,000								
Parental contribution	$ 386	27.8	$ 216	43.29	$ 294	30.9	$ 623	39.9
Spousal contribution	210	14.9	21	4.2	232	24.4	103	6.6
Personal savings	284	20.2	75	15.0	151	15.9	315	20.2
Education benefits	522	36.7	188	37.6	275	28.8	519	3.3
Total Family Contribution	$1,402	100.0	$ 500	100.0	$ 952	100.0	$1,560	100.0
$9,000 to $14,999								
Parental contribution	$ 856	48.4	$ 318	54.3	$ 550	34.1	1,308	66.3
Spousal contribution	177	10.0	20	3.4	212	13.2	111	5.6
Personal savings	333	18.8	187	31.9	492	30.6	310	15.7
Education benefits	399	22.8	61	10.4	357	22.1	244	12.4
Total Family Contribution	$1,765	100.0	$ 586	100.0	$1,611	100.0	$1,973	100.0
$15,000 and Above								
Parental contribution	$1,229	61.5	$1,218	81.6	$ 561	50.2	$1,664	70.8
Spousal contribution	88	4.9	37	2.5	67	6.0	40	1.7
Personal savings	484	24.2	41	2.7	195	17.4	559	23.8
Education benefits	187	9.4	196	13.2	295	26.4	88	3.7
Total Family Contribution	$1,998	100.0	$1,492	100.0	$1,118	100.0	$2,351	100.0

Table IV-9 Continued

Family Income Family Contribution	4-year Black Private Amt	4-year Black Private Pct	2-year Private Amt	2-year Private Pct	TEC Campuses Amt	TEC Campuses Pct
Less than $9,000						
Parental contribution	$ 380	46.2	$ 410	31.3	$ 251	18.2
Spousal contribution	64	6.9	218	16.6	225	16.3
Personal savings	61	7.4	191	14.6	163	11.9
Education benefits	318	38.5	491	37.5	739	53.6
Total Family Contribution	$ 823	100.0	$1,310	100.0	$1,378	100.0
$9,000 to $14,999						
Parental contribution	$ 439	41.4	$ 784	58.7	$ 274	18.5
Spousal contribution	99	9.3	140	10.5	245	16.6
Personal savings	28	2.6	112	8.4	165	11.2
Education benefits	494	46.7	299	22.4	795	53.7
Total Family Contribution	$1,060	100.0	$1,335	100.0	$1,479	100.0
$15,000 and above						
Parental contribution	$1,048	76.3	$1,097	65.5	$ 488	27.7
Spousal contribution	81	5.9	128	7.6	242	13.7
Personal savings	157	11.4	309	18.4	355	20.2
Education benefits	88	6.4	141	8.5	676	38.4
Total Family Contribution	$1,374	100.0	$1,675	100.0	$1,761	100.0

Table IV-10. In this table, the differences between mean parental contributions and CSS-expected contributions up to costs are presented. These comparisons take into account students' marital status and dependency status and the proportions of students receiving (and expected to receive) parental contributions.

The data indicate that students from families with incomes below $15,000 generally received larger-than-expected parental contributions. For example, students who came from families with incomes below $9,000 were generally expected by the CSS to receive no parental contributions, regardless of where they were enrolled. Even so, parental contributions for these lower-income students ranged, on the average, from $216 to $618 per year. Contributions for students at the predominantly Black four-year public college, USC regional campuses, and TEC campuses averaged about $250. Contributions for students at predominantly White four-year public colleges, predominantly Black four-year private colleges, and two-year private colleges averaged about $385. Contributions for students at predominantly White four-year private colleges averaged about $618. Therefore, when parental ability to pay was held constant, parental contributions for students at predominantly White four-year private colleges were about two and a half times those made for students at two-year public institutions and predominantly Black public college and about 1.7 times those received by students at predominantly White four-year public colleges and other private colleges. Since parents from this income interval are generally expected to contribute nothing toward their childrens' educational costs, it can be reasonably assumed that willingness to sacrifice to pay for educational costs must be a factor which contributes to the differences in parental contributions at the different institutions.

TABLE IV-10

Differences Between Mean Parental Contributions and CSS-Expected Contributions Up to Costs, Family Income Intervals and Institutional Types

Family Income	4-Yr White Publics	4-Yr Black Public	USC Regional	4-Yr White Privates	4-Yr Black Privates	2-Yr Privates	TEC Centers
Less than $9,000	$384	$216	$294	$618	$380	$393	$242
$9,000 to $14,999	$230	$117	$ 12	$824	$ 29	$387	($192) *
$15,000 and Above	($704)	($417)	($823)	($794)	($508)	($754)	($745)

*( ) indicates that mean parental contribution is less than the expected contribution by the indicated amount

It should be noted here that mean parental contributions are based on student reports and that the numbers of respondents reporting contributions within each family income interval were relatively small. Therefore, a difference in mean contributions of less than $100 probably does not represent a true difference in the population means.

Middle-income students at predominantly White four-year private colleges received parental contributions $824 larger than the CSS-expected amounts. Middle-income students at two-year private colleges received, on the average, $387 more than expected. Students at predominantly White four-year public colleges received $230 more than expected; students at predominantly Black four-year public college $117 more than expected. Students at USC regional campuses and predominantly Black four-year private colleges received just slightly more than expected; students at TEC campuses, $192 less than expected. Therefore, among middle-income families, it can be hypothesized that parents whose children attend private colleges, especially the four-year ones, are more willing than other parents to make financial sacrifices to support educational costs.

At the upper-income levels, ($15,000 and above), average parental contributions when adjusted for costs were less than the expected amounts. Students at five of the types of institutions received parental contributions which averaged about $750 less than the expected if they made contributions up to costs. At predominantly Black four-year colleges, contributions were about $463 less than expected. So, when costs are taken into account, parental contributions to students at the five predominantly White institutional types were about equally lower than the expected amounts. Put another way, parents of students at these five institutional types were "saving" about the same dollar amount in expected contributions when educational costs are considered.

When actual parental contributions are compared to expected contributions without consideration of costs, a different pattern is revealed. The data are displayed in Table IV-11.

These data indicate that upper-income parents who had children at predominantly White public institutions contributed less than half the amounts they were able to contribute to their childrens' education. The parents of TEC students contributed only 22 percent of what they could reasonably afford; the parents of students at USC regional campuses contributed only 30 percent of what they could afford. Parents of students at predominantly White four-year public colleges contributed about half of what they could reasonably afford. On the other hand, parents of private college students contributed between 60 percent and 73 percent of what they could reasonably afford. Parents of students at the predominantly Black public college contributed about 81 percent of what they could afford.

These data, like those for the lower- and middle-income students, indicate that upper-income parents of students at private colleges were willing to make greater contributions to their childrens' education than were parents at other institutions. Parents of students at two-year public-supported institutions were apparentaly least willing to contribute to their childrens' educational costs.

Table IV-12 displays the average student expense budget, family contributions and financial need of students from different family income levels at each type of institution. For all three income intervals, the financial need of students at the three private colleges was higher than that of students at the other types of institutions.

TABLE IV-11

Comparison of Upper-Income Families' Parental Contributions to CSS-Expected Contributions, by Institutional Types

Contribution	4-Yr White Publics	4-Yr Black Public	USC Regional	4-Yr White Privates	4-Yr Black Privates	2-Yr Privates	TEC Centers
Actual	$1,229	$1,218	$ 561	$1,664	$1,048	$1,097	$ 488
CSS-Expected	$2,450	$1,512	$1,861	$2,429	$1,433	$1,834	$2,215
Difference	$1,221	$ 294	$1,300	$ 765	$ 385	$ 737	$1,727
Actual/Expected	50.2%	80.6%	30.1%	68.5%	73.1%	59.8%	22.0%

TABLE IV-12

Average Student-Expense Budgets, Family Contributions, and Financial Need of Undergraduates, by Income Levels and Institutional Types

Family Income and Financial Need	4-Yr White Publics	4-Yr Black Public	USC Regional	4-Yr White Privates	4-Yr Black Privates	2-Yr Privates	TEC Centers
Less than $9,000							
Average Budget	$2,841	$1,938	$2,375	$4,672	$3,593	$3,054	$2,412
-Ave. Family Contr.	1,402	500	952	1,560	823	1,310	1,378
=Ave. Financial Need	$1,439	$1,438	$1,423	$3,112	$2,770	$1,744	$1,034
Pct. Budget Met by Family	49.3%	25.8%	40.0%	33.4%	22.9%	42.9%	57.1%
$9,000 to $14,999							
Average Budget	$2,841	$1,938	$2,375	$4,672	$3,593	$3,054	$2,412
-Ave. Family Contr.	1,765	586	1,611	1,973	1,060	1,335	1,479
=Ave. Financial Need	$1,076	$1,352	$ 764	$2,699	$2,533	$1,719	$ 933
Pct. Budget Met by Family	62.1%	30.2%	67.8%	42.2%	29.5%	43.7%	61.3%
$15,000 and Above							
Average Budget	$2,841	$1,938	$2,375	$4,672	$3,593	$3,054	$2,412
-Ave. Family Contr.	1,998	1,492	1,118	2,351	1,374	1,675	1,761
=Ave. Financial Need	$ 843	$ 446	$1,257	$2,321	$2,219	$1,379	$ 651
Pct. Budget Met by Family	70.3%	77.0%	47.1%	50.3%	38.2%	54.8%	73.0%

As expected, as the students' family incomes increased, the students' financial need decreased with but one exception. Middle-income students at USC regional campuses had a lower financial need than did upper-income students. The family contributions of middle-income students were greatest among regional branch students, primarily because of savings contributions and educational benefits. The data offer no readily available explanation for this phenomenon. But, since the numbers of respondents were few in this instance, the averages may be somewhat unreliable.

At the lowest income level, the family contributions of students at predominantly White four-year public colleges and TEC campuses met or exceeded half the average cost. Family contributions met about 40 percent of the budget at the regional campuses and two-year private colleges, about a third of the budget at the predominantly White four-year private colleges, and about a fifth of the budget at the predominantly Black colleges.

Middle-income students' family contributions met over 60 percent of the budget at the predominantly White public institutions, about 40 percent of the budget at the predominantly White private colleges, and about 30 percent at predominantly Black colleges. Upper-income students' family contributions met over 70 percent of the budget at the public four-year colleges and TEC campuses, about 50 percent of the budget at the USC regional campuses and at predominantly White private colleges, and only 38 percent of the budget at the predominantly Black four-year private colleges.

At all three income levels, financial need was highest for students at private colleges. This is true because of the higher costs at these colleges, but it is also true in spite of the generally higher parental contributions to students at these colleges. At the lower- and middle-income levels, financial need at two-year public institutions ranked lowest among the types of institutions. This situation provides a considerable price incentive to lower- and middle-income students to attend these institutions rather than other types. For example, assuming the average family contribution to lower-income TEC students would remain constant, to attend a predominantly White four-year private college would raise these students' needs by $2,260, from $1,034 to $3,294. Attending a predominantly Black four-year private college would increase the need by $1,181, from $1,034 to $2,215.

The price incentive also operates at the higher income levels. For example, if the family contribution to students at the predominantly White four-year public colleges remained constant, the upper-income student who wanted to attend a predominantly White four-year private college would increase his or her need by $1,831, from $843 to $2,674. The next chapter will examine how financial aid helps alter these price incentives.

Summary

This chapter has examined the types and amounts of resources families contributed toward educational costs. These include parental contributions and contributions from students' spouses, the students' own personal savings, and educational benefits.

Parental contributions, both in amounts and proportions, played the most important role in the family contribution. When parental contributions are averaged among all students enrolled at the different types of institutions, the average per student was $759, or about 46.7

percent of the average family contribution of $1,627. The average spousal contribution, again among all students, was $161, or about 9.9 percent of the family contribution. The average contribution from savings was $293, or about 18 percent of the family contribution. Educational benefits, on the average, amounted to $414, or about 25.4 percent of the family contribution. The average family contribution defrayed about 55 percent of the average student budget of $2,946.

Parental and total family contributions varied considerably among students at the different institutions. Family contributions were highest to students at predominantly White four-year private colleges, $2,054, and predominantly White four-year public colleges, $1,797. This was primarily due to higher parental contributions. Family and parental contributions were lowest at predominantly Black colleges, primarily because more students came from lower-income families.

Types and amounts of family contributions varied according to characteristics of students at the different institutions. For example, students at TEC and USC regional campuses, because more of them were married, reported higher mean spousal contributions than students at other types of institutions.

More contributions from savings were reported by students at predominantly White four-year colleges, partially because they earned money during the summers and partially because their relative affluence made earnings and savings possible. Fewer students at predominantly Black colleges, about 32 percent, reported use of personal savings to defray educational costs. This is primarily because they earned less in the summer and possibly because they had to use earnings to defray personal and family maintenance costs.

More students at less-than-four-year institutions and predominantly Black colleges than students at the predominantly White four-year colleges reported receiving and using education benefits to defray educational costs.

Family contributions also varied with family incomes. In general, as incomes increased, so did parental contributions. On the other hand, spousal contributions and receipt of educational benefits decreased. There was no consistent income-related relationship between contributions from savings among students at different institutions.

Proportionately more parents than were expected to do so made contributions to their childrens' education. Lower- and middle-income parents made larger than expected contributions. Upper-income parents' contributions were smaller than expected by the College Scholarship Service need analysis methodology.

While all lower-income students received larger than expected contributions, students at private colleges generally received more than those at public colleges. Among middle-income students, those at predominantly White four-year private colleges recieved parental contributions which were less than expected but were one and a half times the amounts received by their peers at predominantly White four-year public colleges.

Upper-income students reported receiving parental contributions which were less than expected at all institutions. The contributions received by upper-income private college students were 69 percent of the expected amounts, and the contributions received by students at public institutions were only 41 percent of the expected amounts.

The average financial need of students at four-year private colleges was $2,622. The average need of students at four-year public colleges was $1,067. The need of two-year private college students was $1,635. The need of USC regional campus students was $1,156 and, the need of TEC students, $891.

CHAPTER V

SOUTH CAROLINA STUDENTS' FINANCIAL AID RESOURCES

The preceding chapter showed that family contributions, on the average, met only 55 percent of the cost of postsecondary education. The average financial need of the students studied was $1,319. There are several different kinds of financial aid programs which help South Carolinians meet that financial need. This chapter describes the types and amounts of aid available to the SRS respondents.

There are four basic sources of financial aid: programs funded by the Federal or state government, programs funded by the postsecondary institutions themselves, and programs funded by private agencies, associations, organizations and clubs. These funding agents support three different types of aid progams: scholarship and grants, which include awards of money, tuition discounts, tuition remissions, or similar conditions which require neither repayment nor service to be performed by the student in return for the award; loans, which include awards of money that require repayment in dollars or service, in whole or in part, with or without payment of interest; and employment awards, which require the student to provide services for some duration in exchange for some specified aid amount.

Application for Financial Aid

Regardless of the source or type of aid a student may receive, he or she has to make application to receive it. The application process is complex and somewhat time-consuming. As a result, some students are deterred from receiving needed aid by failure to apply for aid or failure to complete the process. Some students who apply for aid are not eligible to receive it, and some apply to programs after aid funds are exhausted or deadlines passed.

Responses to the SRS survey indicate that 59 percent of the South Carolina undergraduates applied for aid from the institutions they were attending in 1978-79. About 97 percent of the students at predominantly Black four-year private colleges and about 90 percent of the students at the predominantly Black public college applied for and received aid at their colleges (See Table B-69). About 82 percent of the students at two-year private colleges and three-fourths of the students at USC regional campuses and predominantly White four-year private colleges applied for and received aid. Slightly less than half the students at predominantly White four-year public colleges and slightly more than half the TEC students applied for aid.

About nine out of ten students who applied for aid received some assistance from their institutions. However, only slightly over three-fourths of the students at predominantly White four-year colleges who applied for aid received it. Fewer than 2 percent of the aid applicants were denied aid due to lack of program funds, but about 8 percent were denied aid because they were ineligible for funds. The patterns of freshman aid applications was similar to those of all other undergraduates (See Table B-70).

Table V-1 displays the patterns of aid applications by family income at different types of institutions. As expected, as the family income increased, fewer students applied for financial aid. About the same number of lower-income students at private colleges and the predominantly Black four-year public college applied for and received aid. Over 93

TABLE V-1

Undergraduate Responses to "Did you apply for financial aid?"
by Family Income Intervals and Institutional Types

Family Income, Aid Application	4-Yr White Publics	4-Yr Black Public	USC Regional	4-Yr White Privates	4-Yr Black Privates	2-Yr Privates	TEC Centers
Less than $9,000							
No	24.8%	4.8%	14.3%	4.9%	2.5%	0.0%	27.8%
Yes, received aid	68.3	93.1	81.6	93.2	97.1	96.2	66.9
Yes, was ineligible	6.9	1.7	4.1	1.0	0.4	3.8	5.1
Yes, funds unavailable	0.0	0.4	0.0	0.9	0.0	0.0	0.2
$9,000 to $14,999							
No	33.9%	12.6%	20.0%	13.8%	0.0%	23.3%	51.8%
Yes, received aid	55.1	82.8	71.4	82.0	96.8	76.7	41.4
Yes, was ineligible	10.1	5.7	8.6	4.2	1.6	0.0	6.5
Yes, funds unavailable	0.9	1.1	0.0	0.0	1.6	0.0	0.3
$15,000 and above							
No	63.9%	41.7%	51.3%	40.6%	14.3%	30.4%	70.4%
Yes, received aid	23.7	41.7	33.3	50.7	81.0	62.5	21.7

continued...

TABLE V-1(cont.)

Undergraduate Responses to "Did you apply for financial aid?" by Family Income Intervals and Institutional Types

Family Income, Aid Application	4-Yr White Publics	4-Yr Black Public	USC Regional	4-Yr White Privates	4-Yr Black Privates	2-Yr Privates	TEC Centers
Yes, was ineligible	10.8	16.6	15.4	8.0	4.7	7.1	7.6
Yes, funds unavailable	1.6	0.0	0.0	0.7	0.0	0.0	0.3

percent of the lower-income students at these colleges applied for and received aid. Only about 82 percent of the lower-income students at USC regional campuses and just two-thirds of the TEC students and students at predominantly White four-year public colleges applied for and received aid. It is somewhat puzzling that one out of four of the lower-income students at these latter two institutional types did not apply for aid. However, about a third of the lower-income students at these two types of institutions reported receiving educational benefits in excess of $2,500, an amount which would have defrayed a portion of their costs. Therefore, it is likely that a considerable proportion of the lower-income non-applicants met their costs without financial aid.

About 10 percent fewer middle-income than lower-income students at four-year public colleges, USC regional campuses, and predominantly White four-year private colleges applied for and received aid. About 20 percent fewer two-year private college students and about 25 percent fewer TEC students applied for and received aid. The same proportion of lower-income and middle-income students at predominantly Black four-year private colleges applied for and received aid. Therefore, it appears that an increase in family income caused a similar reduction in the likelihood of receiving aid at four of the institutional types. The fact that over half, 53 percent, of the middle-income TEC students received educational benefits in excess of $2,500 may have contributed to the substantial reduction in their need for aid. Since the average family contribution of middle-income students at two-year private colleges were not significantly different from their lower-income peers, there is no ready explanation for the reduction in aid applications between students at the two income levels. Because family contributions increased to middle-income students at predominantly Black four-year private colleges, there is no ready explanation why as many of them applied for aid as did their lower-income peers. However, the fact that the financial need of middle-income students at these colleges averaged $2,538 may have contributed to the higher application rate.

There are several reasons for not applying for financial aid, the primary one being no need for it. About 44 percent of the non-applicants said they thought their family incomes were too high for them to qualify for aid. Slightly over 10 percent of the non-applicants said they did not know about aid programs, and 5 percent said that they did not think the aid they would receive was worth the effort of applying. The remaining 19 percent gave other reasons for not applying: being advised by high school personnel not to apply, thinking that their grades were too low to qualify for aid, missing deadlines, making college choices too late, not knowing how to apply, and parents refusing to complete aid forms (See Table B-71). There were no significant differences between reasons freshmen and other undergraduates gave for not applying for aid (See Table B-72).

Table V-2 displays the major reasons students gave for not applying for aid; the data are displayed by family income intervals and type of institutions. The data indicate that as the amount of income increased, more students cited no need for aid or belief that incomes were too high as reasons for not applying for aid. This is expected and logical.

The data reveal some unexpected patterns of reasons for not applying for aid. For example, lower-income students who in the vast majority of cases would need aid frequently said they did not know about aid programs. This reason was most frequently offered by lower-income students at USC regional campuses and predominantly White four-year

Table V-2

Undergraduates' Primary Reasons For Not Applying For Financial Aid, by Family Incomes and Institutional Types

Family Income, Reason Given	4-Yr White Publics	4-Yr Black Public	USC Regional	4-Yr White Privates	4-Yr Black Privates	2-Yr Privates	TEC Centers
Less than $9,000							
Didn't need aid	32.9%	30.7%	23.1%	34.9%	34.0%	44.4%	45.9%
Thought income too high	17.1	6.8	15.4	4.8	3.0	0.0	5.8
Didn't know about aid	8.5	19.3	30.8	22.2	15.0	11.1	14.8
Too much effort	17.1	8.0	0.0	4.8	7.0	11.1	5.8
Didn't know how to apply	8.5	4.5	0.0	3.2	4.0	0.0	4.4
$9,000 to $14,999							
Didn't need aid	31.9%	35.1%	53.8%	41.2%	17.4%	18.2%	59.8%
Thought income too high	29.2	18.9	7.7	16.2	8.7	9.1	17.0
Didn't know about aid	8.0	21.6	7.7	19.1	13.0	36.4	6.6
Too much effort	8.8	0.0	0.0	4.4	8.7	9.1	5.0
Didn't know how to apply	2.7	0.0	7.7	2.9	4.3	9.1	2.1

continued...

Table V-2 (continued)

Undergraduates' Primary Reasons For Not Applying For Financial Aid, by Family Incomes and Institutional Types

Family Income, Reason Given	4-Yr White Publics	4-Yr Black Public	USC Regional	4-Yr White Privates	4-Yr Black Privates	2-Yr Privates	TEC Centers
$15,000 and above							
Didn't need aid	45.5%	28.6%	53.6%	41.9%	30.0%	21.7%	57.8%
Thought income too high	34.6	46.4	32.1	36.4	20.0	52.2	25.4
Didn't know about aid	7.0	0.0	10.7	6.4	20.0	21.7	5.6
Too much effort	4.6	10.7	0.0	3.5	0.0	4.3	1.7
Didn't know how to apply	0.0	0.0	0.0	1.2	0.0	0.0	2.4

colleges. About a third of the lower-income students at four-year colleges who did not apply for aid did not know about aid programs, thought applying was not worth the effort, or did not know how to apply. This indicates that there was some degree of confusion among lower-income students regarding financial aid, its purposes, and its procedures. It further indicates a need for better financial need information systems in the state to help these especially needy students receive aid. Apparent confusion also existed among students from middle- and upper-income families, but not to the extent exhibited in lower-income students.

Grants and Scholarships

The largest single grant program in South Carolina, and the nation, is the federally funded Basic Educational Opportunity Grant (BEOG) program. About 36 percent of the respondents reported receiving BEOG awards in the mean amount of $907 (See Table B-73). More students at predominantly Black colleges than others, 77 percent as compared to 30 percent, reported receipt of BEOG awards, primarily because of lower family income. About 41 percent of the students at two-year private colleges and USC regional campuses, 35 percent of the TEC students, 27 percent of the students at predominantly White four-year private colleges, and just 18 percent of the students at predominantly White four-year public colleges reported receiving BEOGS.

Students at four-year private colleges received the highest average awards, $1,305. Respondents at two-year private colleges, because of the greater need, and respondents at the predominantly Black four-year public college, because of the lower family income, received the next highest average awards, $930. Students at predominantly White four-year public colleges and USC regional campuses received an average amount of $823 and TEC students received an average of only $684, primarily due to lower costs at their institutions. Awards to freshmen were not significantly different from those to other undergraduates (See Table B-74).

When the responses were weighted by the number of enrolled students at each type of institution about 31 percent of all South Carolina undergraduates received BEOGs in the mean amount of $845.

About 12 percent of all respondents received awards from the federally funded, campus-based Supplemental Educational Opportunity Grant (SEOG) program (See Table B-75). The mean amount of awards received was approximately $614. More students at the predominantly Black four-year public college (43 percent) and predominantly Black private colleges (27 percent) reported receipt of SEOG awards. About 17 percent of two-year private college students, 10 percent of the students at TEC campuses and predominantly White four-year private colleges and only 3 percent of the students at predominantly White four-year public colleges and USC regional campuses reported receiving SEOGs. Students at predominantly White four-year private colleges, because of higher costs, received the highest average award, $732. Students at the predominantly Black public college received the lowest mean award, $366, probably because aid dollars had to be awarded among more students. Students at the other types of institutions received about the same mean award amounts, $531. SEOG awards to freshmen followed the same pattern as those to all other undergraduates (See Table B-76).

When the responses were weighted by the number of enrolled students at each type of institution about 9 percent of all South Carolina students received SEOGs in the mean amount of $478.

Only 3 percent of the respondents received grant awards from other Federal programs, such as the Law Enforcement Education Program or the Health Professions program (See Table B-77). More students at predominantly Black four-year private colleges reported receipt of loans from this source, 6 percent as compared to 2 percent.

Because of the small numer of students reporting receipt of awards from this source, the difference in institutional mean awards was not significant. The mean award to all recipients was $970. Freshmen receipt of other Federal grants followed the pattern exhibited among all other undergraduates (See Table B-78).

More private college students, because of the South Carolina Tuition Grants Program, than other students reported receipt of state scholarship awards, 27 percent as compared to 5 percent (See Table B-79). The average award reported by students at predominantly White four-year private colleges was $1,134; by those at predominantly Black private colleges, $1,016; and by those at two-year private colleges, $985. State scholarship awards to students at public institutions averaged only $573. Awards to public college students are assumed to be from other states to the out-of-state students enrolled in South Carolina. The pattern of state scholarship awards to freshmen was not significantly different from the pattern of awards to other undergraduates (See Table B-80).

When the responses were weighted by the number of enrolled students at each type of institution about 9 percent of all South Carolina students received state scholarship awards in the mean amount of $958.

Institutional grants or scholarships were received by 14 percent of the respondents in the mean amount of $805 (See Table B-81). Students at predominantly White four-year private colleges reported receipt of more awards, 32 percent reporting awards in the mean amount of $891. About 22 percent of the two-year private college students received awards in the mean amount of $720. Slightly over one out of eight students at predominantly Black colleges received institutional grants or scholarships. However, students at the private colleges reported receiving a mean amount of $954; those at the public colleges, only $624. Only 9 percent of the students at predominantly White four-year public colleges reported receiving institutional grants, in the mean amount of $689. Fewer than 7 percent of the TEC students and USC regional campus students reported receiving institutional grants, in the mean amount of $653. The pattern of institutional grants to freshmen was similar to those for all other undergraduates (See Table B-82).

It was expected that more private college students than other students would receive institutional grants and scholarships; these awards are used by private colleges to help offset higher costs to students. Another means of offsetting costs to students is granting tuition remission awards or tuition discounts. About 4 percent of the respondents said they had received tuition waivers (See Table B-83). The average dollar amount of the waivers received was $632.

More students at predominantly Black private colleges than others, 10 percent as compared to 3 percent reported receiving waivers. However, students at predominantly White private colleges reported larger mean amounts of waivers than those at predominantly Black private colleges, $869 as compared to $680. The average waiver at public institutions was just $501. Tuition waivers to freshmen followed the same pattern as those to other undergraduates (See Table B-84).

When the responses were weighted by the number of enrolled students at each type of institution about 15 percent of all South Carolina students received institutional grants, scholarships, or tuition or fee waivers in the mean amount of $740.

Private associations and clubs, such as the Parent-Teachers Associations and Rotary Clubs, make scholarships and grant awards to students. About 10 percent of the respondents reported receiving awards from these non-governmental and non-institutional sources, in the mean amount of $945 (See Table B-85). More students at predominantly White private colleges than others, 19 percent as compared to 6 percent, reported receiving aid from these sources. However, students at predominantly White and predominantly Black private colleges reported the highest, and a similar, mean award amount, $1,105. Students at predominantly White four-yearpublic colleges, USC regional campuses, two-year private colleges, and TEC campuses reported about the same mean award amounts, $775. Students at the predominantly Black four-year public college reported receiving an average of just $514. The pattern of awards to freshmen was similar to those for all other undergraduates (See Table B-86).

When the responses were weighted by the number of enrolled students at each type of institution, about 9 percent of all South Carolina students received grants or scholarships from private sources, in the mean amount of $843.

Table V-3 displays the average grant resources of all undergraduate students at each type of institution by the aid source. These data take into account the resources of students, not just the aid recipients. For example, the mean BEOG award to recipients at predominantly White four-year public colleges was $837. But, since only 17.6 percent of

Table V-3

Average Grant Resources of Undergraduates, by Source of Award and Institutional Type

Source of Award	4-Yr White Publics		4-Yr Black Public		USC Regional		4-Yr White Privates		4-Yr Black Privates		2-Yr Privates		TEC Centers	
	Amt	Pct	Amt	Pct	Amt	Pct	Amt	Pct	Amt	Pct	Amt	Pct	Amt	Pct
BEOG Awards	$147	43.4%	$675	74.5%	$339	68.2%	$273	22.2%	$852	51.6%	$370	31.8%	$237	54.7%
	(17.6)*		(72.5)		(42.3)		(27.1)		(81.8)		(40.7)		(34.7)	
SEOG Awards	$14	4.1	$58	6.4	$19	3.8	$68	5.5	$155	9.4	$91	7.8	$51	11.8
	(2.6)		(43.4)		(3.1)		(9.4)		(26.8)		(17.2)		(10.3)	
Other Federal Awards	$15	4.4	$11	1.2	$3	0.6	$29	2.4	$67	4.0	$42	3.6	$25	5.8
	(1.3)		(2.1)		(1.5)		(3.0)		(5.6)		(3.4)		(2.8)	
State Scholarships	$18	5.3	$41	4.5	$30	6.0	$325	26.4	$310	18.8	$345	29.7	$30	6.9
	(3.9)		(8.0)		(5.4)		(24.8)		(30.6)		(35.1)		(4.5)	
Institutional Grants	$63	18.6	$77	8.5	$46	9.3	$286	23.3	$140	8.5	$159	13.7	$43	9.9
	(9.2)		(12.4)		(6.2)		(32.2)		(14.7)		(22.1)		(6.6)	
Tuition Waivers	$10	2.9	$14	1.5	$26	5.2	$25	2.0	$67	4.0	$54	4.6	$17	3.9
	(1.5)		(3.6)		(4.6)		(3.0)		(9.9)		(5.5)		(3.6)	
Private Grants	$72	21.3	$30	3.4	$34	6.9	$223	18.2	$61	3.7	$101	8.8	$30	7.0
	(8.7)		(5.8)		(5.4)		(19.6)		(6.5)		(15.9)		(3.9)	
Total Grants	$339	100.%	$906	100.%	$497	100.%	$1,229	100.	$1,652	100.	$1,162	100.%	$433	100.%
	(34.0)		(83.5)		(56.2)		(67.1)		(93.0)		(74.5)		(42.1)	

* Numbers in parentheses are percentages of students who reported receipt of aid from this source.

the students at these institutions received awards, the average BEOG aid available to all students was just $147 ($837 x .176 = $147).

The data reveal some interesting differences in the pattern of grant awards to students at the different types of institutions. For example, nearly three-fourths of the grant aid to students at the predominantly Black four-year public college, but only 22 percent of the aid to students at predominantly White four-year private colleges came from the BEOG program. Nearly 20 percent of the grant aid to students at predominantly White colleges, but only 10 percent of the grant aid to other students came from institutionally funded programs. State scholarships accounted for nearly 25 percent of the grant aid available to students at private colleges. Awards from this source represented only 5 percent of the grant aid to students at public institutions. Awards from private program sources represented about 20 percent of the aid to students at predominantly White four-year colleges. Only 6 percent of the grant resources of students at other institutions came from private sources.

Grant awards, especially those from Federal program, usually went to higher-need and/or lower-income students. Because educational cost and family income of students at institutions vary, grant awards should vary. Table V-4 shows how grant awards vary among institutions when family incomes are held constant.

At all three income levels private college students received more grant resources than other students. This is primarily due to higher costs at these colleges. TEC students, whose costs are lower than those of other students, received the smallest amount in grants.

Table V-4

Average Grant Resources of Undergraduates by Source of Program Funding, by Family Income Intervals and Institutional Types

Family Income, Source of Aid	4-Yr White Publics		4-Yr Black Publics		USC Regional		4-Yr White Privates		4-Yr Black Privates		2-Yr Privates		TEC Centers	
	AMT	PCT	AMT	PCT	AMT	PCT	AMT	PCT	AMT	PCT	AMT	PCT	AMT	PCT
Less than $9,000														
Federal	$607	78.7%	$913	83.6%	$641	86.2%	$1,068	53.4%	$1,179	68.5%	$938	54.9%	$475	79.2%
State	34	4.4	54	4.9	8	1.1	518	25.9	291	16.9	413	24.2	39	6.5
Institutional	59	7.7	87	8.0	79	10.6	265	13.3	192	11.1	312	18.3	78	13.0
Private	71	9.2	38	3.5	16	2.1	149	7.4	58	3.5	45	2.6	8	1.3
Total	$771	100.0%	$1,092	100.0%	$744	100.0%	$2,000	100.0%	$1,720	100.0%	$1,708	100.0%	$600	100.0%
$9,000 to $14,999														
Federal	$250	65.8%	$556	79.3%	$216	53.9%	$519	33.2%	$856	50.0%	$356	27.9%	$246	64.1%
State	33	8.7	10	1.4	76	19.0	493	31.5	488	28.5	437	34.2	22	5.7
Institutional	54	14.2	121	17.3	72	17.9	367	23.5	221	12.9	394	30.9	38	9.9
Private	43	11.3	14	2.0	37	9.2	185	11.8	147	8.6	89	7.0	78	20.3
Total	$380	100.0%	$701	100.0%	$401	100.0%	$1,564	100.0%	$1,712	100.0%	$1,276	100.0%	$384	100.0%

CONTINUED...

Table V-4 (continued)

Average Grant Resources of Undergraduates by Source of Program Funding, by Family Income Intervals and Institutional Types

Family Income, Source of Aid	4-Yr White Publics		4-Yr Black Publics		USC Regional		4-Yr White Privates		4-Yr Black Privates		2-Yr Privates		TEC Centers	
	AMT	PCT	AMT	PCT	AMT	PCT	AMT	PCT	AMT	PCT	AMT	PCT	AMT	PCT
$15,000 and above														
Federal	$31	15.0%	$190	62.7%	$190	67.4%	$99	10.9%	$591	46.5%	$179	26.4%	$66	44.0%
State	9	4.3	36	11.9	0	0.0	220	24.2	162	12.8	204	30.1	20	13.3
Institutional	90	43.5	59	19.5	50	17.7	321	35.3	373	29.4	133	19.6	42	28.0
Private	77	37.2	18	5.9	42	14.9	269	29.6	144	11.3	161	23.9	22	14.7
Total	$207	100.0%	$303	100.0%	$282	100.0%	$909	100.0%	$1,270	100.0%	$677	100.0%	$150	100.0%

Federal programs represented the largest single source of grant aid to lower-income students at each type of institution. Federal aid also represented the largest proportion of grant aid to middle-income students at all but two-year private colleges. At these colleges, 34.2 percent of the grant aid to middle-income students came from state programs. Only 27.9 percent came from Federal programs.

Middle-income students received a greater proportion of benefits from the state scholarship programs than did students from the other family income intervals.

At the upper-income level, grant awards from institutional and private sources played an important role. This was especially true for students at predominantly White four-year public colleges who received 81 percent of their grant aid from these two sources and at predominantly White four-year private colleges, where 65 percent of the grant aid to upper-income students was from institutional or private sources.

Upper-income students at the predominantly Black four-year public college and USC regional campuses received over 60 percent of their grant aid from Federal programs. Only 29 percent of their grant aid came from institutional and private sources. However, only 11 percent of the grant aid to lower-income and middle-income students at these two institutional types came from private sources. So, at these institutions as well as predominantly White colleges, more upper-income students received grants from institutional and private sources than did their lower- and middle-income classmates.

About 40 percent of the grant aid to upper-income students at predominantly Black private colleges, two-year private colleges, and at TEC campuses was from institutional or private sources.

Long-Term Educational Loans

About 13 percent of the SRS respondents reported receiving loans from the federally-funded National Direct Student Loan (NDSL) program, in the mean amount of $560 (See Table B-87). Students at the predominantly Black public college (29 percent) and at four-year private colleges (21 percent) received more NDSL loans. About 12 percent of two-year private college students, about 8 percent of the students at predominantly White four-year public colleges and USC regional campuses, and only 3 percent of TEC students received NDSL loans.

Mean NDSL loan awards were similar at the predominantly White institutions, about $690. Awards to students at predominantly Black colleges averaged only $333, possibly because loan monies were distributed among more recipients. The pattern of NDSL loans to freshmen resembled the pattern of loans to other undergraduates (See Table B-88).

About 4 percent of all respondents received federally-insured or state-guaranteed loans averaging $1,200 (See Table B-89). Students at predominantly White four-year public colleges and at four-year private colleges received more of these kinds of loans. There were no significant differences in the mean loan awards to students at these three types of institutions. Only 60 of the freshman respondents reported receiving these types of loans (See Table B-90). Therefore, any statements about their distribution among freshmen would be relatively meaningless.

Just 1 percent of the respondents reported receiving Law Enforcement Education Program, Nursing, or Health Professions loans; the loans averaged $844 (See Table B-91). Because so few respondents reported receiving loans from these sources, inter-institutional comparisons are relatively meaningless. The same statement is true for freshman students (See Table B-92).

Less than 2 percent of the respondents reported receiving loans from their institutions, in the mean amount of $617 (See Table B-93). Because so few respondents and even fewer freshman respondents reported loans from their institutions, inter-institutional comparisons are relatively meaningless (See Table B-94).

About 5 percent of the respondents reported educational loans from private sources, in the mean amount of $929 (See Table B-95). There were no statistically significant differences in the mean loans received by students at the different types of institutions, primarily because of the small number of recipients. However, students at predominantly White four-year public colleges, predominantly Black four-year private colleges, and two-year private colleges received more loans from private sources, 5.6 percent as compared to 4.1 percent. The pattern of private loans to freshmen resembled those to all other undergraduates (See Table B-96).

Table V-5 displays the average loan awards to all students, not just recipients, at all institutions. As expected, due to their higher costs, students at four-year private colleges received the highest loan amounts. Students at four-year public colleges received the next highest loan amounts, followed by students at two-year private colleges. Loan awards to students at the less-than-four-year public institutions were smallest.

NDSL loan awards represented 60 percent of the loan awards to students at predominantly Black four-year public college , USC regional campuses, four-year White private colleges, and two-year private colleges. Federally-insured, state-guaranteed, or private loans represented nearly 60 percent of the loan awards to students at predominantly White four-year public colleges, predominantly Black four-year private colleges, and TEC campuses.

Table V-5

Average Loan Award Resources of Undergraduates, by Types of Loans and Institutional Types

Type of Loan	4-Yr White Publics	4-Yr Black Public	USC Regional	4-Yr White Privates	4-Yr Black Privates	2-Yr Privates	TEC Centers
N. D. S. L. Loans	$57 42.5%	$84 68.9%	$37 75.5%	$156 64.2%	$87 43.3%	$67 57.8%	$19 32.2%
	(8.4)*	(28.8)	(6.9)	(21.0)	(22.5)	(12.4)	(3.4)
Other Loans	$77 57.5	$38 31.1	$12 24.5	$87 35.8	$114 56.7	$49 42.2	$40 67.8
	(6.8)	(6.3)	(1.5)	(7.3)	(10.5)	(4.8)	(5.9)
Total Loans	$134 100.0%	$122 100.0%	$49 100.0%	$243 100.0%	$201 100.0%	$116 100.0%	$59 100.0%
	(19.3)	(34.1)	(10.8)	(28.4)	(27.9)	(19.3)	(7.9)

* Numbers in parentheses are the percentages of students who reported receiving loans.

Table V-6 displays the average loan awards by family income intervals at each type of institution. These averages represent all students, not just recipients. Among lower-income students, those at predominantly White four-year private colleges received the largest mean loan awards, $410. Students at predominantly Black four-year private colleges, two-year private colleges and predominantly White four-year public colleges received average loans of about $200.

More lower-income students at all four-year colleges and two-year private colleges than at less-than-four-year public institutions reported receiving loans. Students at predominantly White four-year private colleges received the largest number of loans, 43.7 percent. This is probably because their higher budgets made borrowing necessary. Lower-income students at the predominantly Black public college received the next largest number of loans (39.4 percent). The average loan resources to these students were, however, only 37 percent as large as those to students at predominantly White four-year private colleges.

Only about a fourth of the lower-income students at predominantly White four-year public colleges, predominantly Black private colleges, and two-year private colleges received loans. Just over 10 percent of the students at less-than-four-year public institutions reported loans.

Loan resources available to middle-income students were essentially the same as those to lower-income students at the predominantly Black public college and predominantly White four-year private colleges. Loan resources were greater to middle-income students than to lower-income students at predominantly White four-year public colleges and predominantly Black four-year private colleges. About the same proportions of middle-income as of lower-income students at predominantly White four-year public colleges received loans. However, the former had a higher mean award, $304 as compared to $190.

Table V-6

Average Loan Resources of Undergraduates by Family Income Intervals and Institutional Types

Family Income Pct. Receiving Loans	4-Yr White Publics	4-Yr Black Public	USC Regional	4-Yr White Privates	4-Yr Black Privates	2-Yr Privates	TEC Centers
Less than $9,000	$190	$151	$60	$410	$198	$226	$125
Pct. Receiving Loans	26.0%	39.4%	12.2%	43.7%	26.3%	23.1%	10.9%
$9,000 to $14,999	$304	$153	$40	$382	$450	$97	$79
Pct. Receiving Loans	27.6%	27.0%	8.6%	44.0%	31.7%	20.0%	5.6%
$15,000 and above	$188	$270	$94	$259	$491	$170	$87
Pct. Receiving Loans	14.9%	16.7%	10.3%	18.7%	38.1%	16.1%	4.1%

About the same number of upper-income students at four-year public colleges and predominantly White private colleges reported receiving loans. However, students at the predominantly Black public college and predominantly White four-year private colleges reported higher mean loan resources. Upper-income students at predominantly Black four-year private colleges reported receiving the largest number of loans, 38.1 percent, and the average loan resources available to them were highest, $491. Family income seemed to have little relation to the proportion of students at less-than-four-year public institutions who received loans or to the amounts they received.

Employment Awards

Slightly over a fifth of the respondents reported receiving federally-funded College Work-Study Program (CWSP) awards, in the mean amount of $592 (See Table B-97). Similar percentages (21 percent) of students at the predominantly Black public college, USC regional campuses, predominantly White four-year private colleges, two-year private colleges, and TEC campuses reported CWSP earnings. Over 44 percent of the students at the predominantly Black private colleges but just 10 percent of those at predominantly White four-year public colleges reported CWSP earnings. TEC students and students at predominantly White four-year public colleges reported the highest mean earnings, $735. Two-year private college students reported the lowest mean earnings, $353. Other students reported mean earnings of around $500. CWSP earnings by freshmen followed the pattern of those of all other undergraduates (See Table B-98).

About 4 percent of the students reported earning money from assistanships, averaging $690 (See Table B-99). Students at four-year private colleges, more than others, reported earnings from this source, 6.2 percent as compared to 3.7 percent. However, the mean earnings to students at public four-year colleges were higher than those of students at private four-year colleges, $912 as compared to $627. Possibly the private colleges spread assistantships among more students than did the public colleges. Assistantships were of limited significance to students at USC regional campuses and two-year private colleges, only 4 percent receiving them and earning just a mean amount of $300. Only 4 percent of the TEC students had assistantships, but they reported earnings of $670.

About 4 percent of the freshmen reported assistantship earnings in the mean amount of $650 (See Table B-100). However, because so few freshman respondents reported having assistantships, inter-institutional comparisons are relatively meaningless.

About 9 percent of the respondents reported earning money through on-campus jobs, in the mean amount of $559 (See Table B-101). More students at predominantly White four-year public colleges and predominantly White private colleges than others, 13.6 percent as compared to 4.1 percent, reported on-campus earnings. As with CWSP earnings, students' mean earnings from on-campus employment were highest at TEC campuses and predominantly White four-year public colleges, a mean of $697. Students at the other campuses reported mean earnings of just $459.

Only 5 percent of the freshmen reported on-campus earnings, in the mean amount of $531 (See Table B-102). More freshmen at predominantly White private colleges than other freshmen earned money through on-campus jobs, 9.1 percent as compared to 3.7 percent. Because the number of freshmen earners was so small, inter-institutional comparisons are relatively meaningless.

Table V-7 displays the average amounts of employment aid available to all students, including non-recipients, at each type of institution. CWSP awards represented over half the employment aid to students at all but the predominantly White four-year public colleges, where they represented only 43 percent of the employment aid. Over 80 percent of the employment aid to USC regional campus students and over 71 percent of this aid to TEC students and students at the predominantly Black public college came from CWSP earnings. It is quite apparent that, without the CWSP funds, employment aid would be quite limited in South Carolina. These funds represented about 57 percent of all employment aid.

Mean employment aid amounts were highest at predominantly Black four-year private colleges, $313, followed by those at predominantly White four-year private colleges, $225, and then those at the TEC campuses, $201. Students at four-year public colleges, two-year private colleges, and USC regional campuses reported somewhat lower mean employment earnings, about $166. Assistantships and other on-campus earnings played the more important role in employment aid resources to students at predominantly White four-year colleges and two-year private colleges. This is perhaps because the financial resources of these institutions are more likely to permit institutional employment aid awards to their students.

Table V-8 displays the employment awards by family income intervals and type of institution. These data reveal some significant institutional differences. Students at each income level at predominantly White four-year public colleges have about equal access to employment aid. To a somewhat lesser extent, the same statement applies to students at predominantly White four-year private colleges. However, middle-income students at predominantly Black four-year colleges more than others at these institutions reported employment aid resources. And, at less-than-four-year

Table V-7

Average Employment Resources of Undergraduates, by Source of Employment and Institutional Types

Source of Employment	4-Yr White Publics	4-Yr Black Public	USC Regional	4-Yr White Privates	4-Yr Black Privates	2-Yr Privates	TEC Centers
CWSP Awards	$72 42.9% (10.2)*	$123 71.1% (22.5)	$118 80.8% (26.9)	$125 55.6% (24.1)	$203 64.9% (44.2)	$76 50.7% (21.4)	$143 71.1% (19.2)
Assistantships	$27 16.0 (2.9)	$36 20.8 (4.3)	$14 9.6 (3.8)	$26 11.6 (5.5)	$64 22.0 (7.0)	$10 6.7 (4.1)	$27 13.4 (4.1)
On-campus employment	$69 41.1 (10.5)	$14 8.1 (3.6)	$14 9.6 (2.3)	$74 32.8 (16.9)	$41 13.1 (6.2)	$64 42.6 (13.8)	$31 15.5 (3.9)
Total employment	$168 100.0% (23.6)	$173 100.0% (30.4)	$146 100.0% (33.0)	$225 100.0% (46.5)	$313 100.0% (57.4)	$150 100.0% (39.3)	$201 100.0% (27.2)

* Numbers in parentheses are percentages of students who reported receipt of aid from this source.

Table V-8

Average Employment Award Resources of Undergraduates, by Family Income Intervals and Institutional Types

Family Income, Ave. Employment Award	4-Yr White Publics	4-Yr Black Public	USC Regional	4-Yr White Privates	4-Yr Black Privates	2-Yr Privates	TEC Centers
Less than $9,000	$185	$158	$115	$241	$250	$148	$161
Pct. Earning	24.7%	28.8%	30.7%	47.0%	49.0%	43.6%	25.3%
$9,000 to $14,999	$183	$203	$147	$285	$561	$136	$238
Pct. Earning	25.3%	40.3%	33.8%	55.0%	57.7%	25.2%	31.8%
$15,000 and Above	$156	$198	$284	$204	$441	$158	$251
Pct. Earning	22.5%	19.4%	40.3%	44.0%	57.8%	42.9%	12.9%

institutions, access to employment aid increased with the family income level. These differences may, to some extent, reflect differing financial aid policies among institutional types. For example, as the family income level increased, students at less-than-four-year institutions were asked to meet more of their financial need with employment monies. Grant aid or loan awards was, to some extent, reserved for lower- and middle-income students who had greater financial need. Because students at predominantly White four-year colleges had greater access to loan monies, employement aid at all income levels were used equally to offset remaining need after grant and loan aid awards were made.

Term-Time, Off-Campus Earnings

There was another type of resource available to students which was not considered part of the family contribution for need analysis purposes nor was it considered financial aid, i.e., monies earned from off-campus jobs students obtained on their own. Some of these jobs were held by students who had financial need; others were held by students with no need who simply wanted to enhance their standard of living.

About a third of the respondents reported term-time, off-campus employment earnings, in the mean amount of $1,340 (See Table B-103). About four out of ten TEC students and USC regional students reported off-campus earnings, in the mean amount of $1,798. Slightly fewer students at predominantly White four-year public colleges (36.1 percent) reported mean earnings of $1,238. About 30 percent of the students at predominantly White private colleges reported earnings in the mean amount of $836. Only about 14 percent of the students at predominantly Black colleges reported off-campus earnings, in the mean amount of $613.

However, the mean earnings of students at private colleges were over twice those of students at public colleges.

About a third of the freshmen reported off-campus earnings, in the mean amount of $1,367. The freshmen mean that was larger than the mean of all undergraduates is related to the fact that 63 percent of the freshman earners, but only 39 percent of all undergraduate earners, were TEC students. Freshman TEC students reported mean earnings of $1,746, or about 85 percent more than the mean earnings of all other freshmen, $892 (See Table B-104).

Total Aid Resources

Table V-9 displays the average aid resources of each type of aid available to students at different types of institutions. These averages include all students, not just aid recipients.

As expected, due to the higher cost at private colleges, mean total aid resources were greatest at private colleges. Aid resources available to students at predominantly Black public college were next highest because of students' lower incomes. Students at less-than-four-year public institutions had access to the next largest amount of aid resources, and students at predominantly White four-year public colleges received the least amount of aid.

Over 74 percent of the aid available to students at private colleges, predominantly Black public college , and USC regional campuses was in the form of grants. Only 62.5 percent of TEC students' aid and just 52.9 percent of aid to students at predominantly White four-year public colleges was in the form of grants.

About 21 percent of the aid resources of students at predominantly White four-year public colleges was in the form of loans. Only 10 percent

Table V-9

Average Financial Aid Resources of Undergraduates, by Types of Aid and Institutional Types

Financial Aid Sources	4-Yr White Publics		4-Yr Black Publics		USC Regional		4-Yr White Privates		4-Yr Black Privates		2-Yr Privates		TEC Centers	
Grants	$339	52.9%	$901	75.4%	$497	71.8%	$1,229	72.4%	$1,652	76.3%	$1,162	81.4%	$433	62.5%
	(34.0)		(83.5)		(56.2)		(67.1)		(93.0)		(74.5)		(42.1)	
Loans	$134	20.9	$122	10.2	$49	7.1	$243	14.3	$201	9.3	$116	8.1	$ 59	8.5
	(19.3)		(34.1)		(10.8)		(28.4)		(27.9)		(19.3)		(7.9)	
Employment	$168	26.2	$173	14.4	$146	21.1	$225	13.3	$313	14.4	$150	10.5	$201	29.0
Total Aid	$641	100.0%	$1,201	100.0%	$692	100.0%	$1,697	100.0%	$2,166	100.0%	$1,428	100.0%	$693	100.0%

of the aid to students at other institutions was in the form of loans. About 29 percent of TEC students' aid, 26.2 percent of the aid of students at predominantly White four-year public colleges, and 21.2 percent of aid to students at USC regional campuses came from employment. Just 13.5 percent of the aid to students at private colleges and the predominantly Black public college was in the form of employment.

Table V-10 displays the types of aid available to students from different family income intervals. As with all students, students at private colleges and the predominantly Black public college received the largest amount of aid regardless of their income intervals. As family income increased at each type of institution, the proportion of grant awards decreased.

The proportions of types of aid to lower-income students were similar among all institutions, even though the total amounts were considerably different. Middle-income students at predominantly White four-year public colleges had greater proportions of their aid resources, 35.1 percent, met with loans. Only 13.5 percent of the aid available to middle-income students at the other institutions was in the form of loans.

At the upper-income level, private college students received more grant monies than students at public institutions. This is attributable to higher costs incurred by the private college students. At the public institutions, "self-help" aid resources, i.e., loans and employment, represented over 65 percent of the available aid to upper-income students. Upper-income students at the private colleges received only 36 percent of their aid in loans or employment.

Table V-10

Average Financial Aid Resources of Undergraduates by Types of Aid, Family Income Intervals, and Institutional Types

Family Income, Aid, Source	4-Yr White Publics		4-Yr Black Publics		USC Regional		4-Yr White Privates		4-Yr Black Privates		2-Yr Privates		TEC Centers	
	AMT	PCT	AMT	PCT	AMT	PCT	AMT	PCT	AMT	PCT	AMT	PCT	AMT	PCT
Less than $9,000														
Grants	$771	67.3%	$1,092	77.9%	$744	81.0%	$2,000	75.4%	$1,720	79.3%	$1,708	82.0%	$600	67.7%
Loans	190	16.6	151	10.8	60	6.5	410	15.5	198	9.2	226	10.8	125	14.1
Employment	185	16.1	158	11.3	115	12.5	241	9.1	250	11.5	148	7.2	161	18.2
Total	$1,146	100.0%	$1,401	100.0%	$919	100.0%	$2,651	100.0%	$2,168	100.0%	$2,082	100.0%	$886	100.0%
$9,000 to $14,999														
Grants	$380	43.8%	$701	63.3%	$401	68.2%	$1,564	70.1%	$1,712	62.9%	$1,276	84.6%	$384	54.8%
Loans	304	35.1	153	13.8	40	6.8	382	17.1	450	16.5	97	6.4	79	11.3
Employment	183	21.1	253	22.9	147	25.0	285	12.8	561	20.6	136	9.0	238	33.9
Total	$867	100.0%	$1,107	100.0%	$588	100.0%	$2,231	100.0%	$2,723	100.0%	$1,509	100.0%	$701	100.0%
$15,000 and above														
Grants	$207	37.6%	$303	39.3%	$282	42.7%	$909	66.3%	$1,270	57.7%	$677	67.4%	$150	30.7%
Loans	188	34.1	270	35.0	94	14.2	259	18.9	491	22.3	170	16.9	87	17.8
Employment	156	28.3	198	25.7	284	43.1	204	14.8	441	20.0	158	15.7	251	51.4
Total	$551	100.0%	$771	100.0%	$660	100.0%	$1,372	100.0%	$2,202	100.0%	$1,005	100.0%	$488	100.0%

After all aid resources were applied toward meeting the students' needs, students at predominantly White four-year private colleges had the largest amount of "remaining need", i.e., financial need which still exists after all aid resources have been utilized. These students' remaining need was $921, or about $100 per month. Students at predominantly White four-year public colleges, USC regional campuses, and predominantly Black private colleges had a similar amount of remaining need, $421. Students at TEC campuses and two-year private colleges had, on the average, about $200 remaining need. And students at the predominantly Black four-year public college had about $145 remaining need.

To meet this need for additional aid, students can, and many do, take off-campus, part-time jobs. Their average earnings from this source are displayed in the fourth row of Table V-11. The earnings were applied toward meeting remaining need. When these earnings are considered, the resources of students at predominantly White four-year public colleges, USC regional campuses, two-year private colleges, and TEC campuses exceeded their remaining need. The total resources of TEC students exceeded their need by $569. After term-time, off-campus earnings are considered, students at predominantly White four-year private colleges had an "unmet need" of $673, or about $75 per month. Students at Black four-year private colleges had an unmet need of $338, or about $38 per month. The unmet need of students at the predominantly Black public college was only $99.

Since the SRS survey was taken before the end of the academic year, students could have over-estimated their educational costs or they could have under-estimated the amount of resources they would have

Table V-11

Average Financial Need, Total Aid, Remaining Need, Employment Earnings, and Unmet Need, by Institutional Types

Need, Aid	4-Yr White Publics	4-Yr Black Public	USC Regional	4-Yr White Privates	4-Yr Black Privates	2-Yr Privates	TEC Centers
Ave. Financial Need	$1,044	$1,346	$1,156	$2,618	$2,630	$1,635	$ 891
- Ave. Total Aid	- 641	-1,201	- 692	-1,697	-2,166	-1,428	- 693
= Remaining Need	$ 403	$ 145	$ 464	$ 921	$ 464	$ 207	$ 198
- Employment Earnings	$ 447	$ 46	$ 545	$ 248	$ 126	$ 299	$ 767
= Unmet Need	($ 44)*	$ 99	($ 81)	$ 673	$ 338	($ 92)	($ 569)

* Numbers in parentheses indicate amounts by which total resources exceed financial need.

for the year. Either or both of these misestimates could account for some of the unmet need, i.e., those costs which are not defrayed by family contributions, financial aid, or term-time earings. The students with unmet need had to increase their earnings, or reduce their expenditures in order to balance their income and expenditures.

There is no logical reason to expect more (or fewer) students at each type of institution to make misestimates of their educational costs or resources. Therefore, while the magnitude of the unmet need or amounts of resources in excess of costs have been somewhat different from the true values, the relative magnitudes are likely to be quite reliable among institutions. So, it can be validly assumed that unmet need was a considerable problem among the students at predominantly White four-year private colleges and that unmet need was no problem at the TEC campuses. Other students' unmet need problems fell somewhere between these two extremes.

Table V-12 displays the unmet need of students from different family income circumstances. Students at predominantly Black four-year private colleges had the largest unmet need of the lower-income students, $502. Students at predominantly White four-year private colleges had an unmet need of $207 and those at USC regional campuses had an unmet need of $89. Lower-income students at the other institutions had, on the average, met their need with aid and employment resources.

Middle-income students, for the most part, met remaining need with employment resources. However, middle-income students at four-year White private colleges had an average unmet need of $155, or about $17 per month. Upper-income students at most institutions had no unmet need. However, the unmet need of students at predominantly White four-year private colleges was the largest of any group of students, $734, or about $81 per month.

Table V-12

Average Financial Need, Total Aid, Remaining Need, Employment Earnings, and Unmet Need, by Family Income Intervals and Institutional Types

Family Income, Need, Aid	4-Yr White Publics	4-Yr Black Public	USC Regional	4-Yr White Privates	4-Yr Black Privates	2-Yr Privates	TEC Centers
Less than $9,000							
Ave. Financial Need	$1,439	$1,438	$1,423	$3,112	$2,770	$1,744	$1,034
- Ave. Total Aid	-1,146	-1,401	- 919	-2,651	-2,168	-2,082	- 886
= Remaining Need	$ 293	$ 37	$ 504	$ 461	$ 602	($ 338)	$ 148
- Employment Earnings	- 477	- 37	- 415	- 254	- 100	- 289	- 584
= Unmet Need	($ 184)*	$ 0	$ 89	$ 207	$ 502	($ 627)	($ 436)
$9,000 to $14,999							
Ave. Financial Need	$1,076	$1,352	$ 764	$2,699	$2,533	$1,719	$ 933
- Ave. Total Aid	- 867	-1,107	- 588	-2,231	-2,723	-1,509	- 701
= Remaining Need	$ 209	$ 245	$ 176	$ 468	($ 190)	$ 210	$ 232
- Employment Earnings	- 469	- 51	- 624	- 313	- 217	- 142	- 866
= Unmet Need	($ 260)	$ 43	($ 448)	$ 155	($ 407)	$ 68	($ 634)

CONTINUED....

Table V-12
(continued)

	4-Yr White Publics	4-Yr Black Public	USC Regional	4-Yr White Privates	4-Yr Black Privates	2-Yr Privates	TEC Centers
$15,000 and above							
Ave. Financial Need	$ 843	$ 446	$1,257	$2,321	$2,219	$1,379	$ 651
- Total Aid	- 551	- 771	- 660	-1,372	-2,202	-1,005	- 488
= Remaining Need	$ 292	($ 325)	$ 597	$ 949	$ 17	$ 374	$ 163
- Employment Earnings	- 401	- 76	- 655	- 215	- 171	- 306	- 911
= Unmet Need	($ 109)	($ 401)	($ 58)	$ 734	($ 154)	$ 68	($ 748)

* Numbers in parentheses indicate amounts by which total resources exceed financial aid.

Summary

This chapter has examined the distribution of financial aid among South Carolina students. Several income-related and enrollment-related differences in these patterns were discovered.

About six out of ten students applied for aid from their institutions. Most of the students who made applications received some assistance. Over 90 percent of the students at predominantly Black colleges, over 82 percent of two-year private college students, and about 75 percent of the students at USC regional campuses and predominantly White four-year private colleges applied for and received aid from their institutions. Slightly more than half the TEC students and slightly less than half the students at predominantly White four-year public colleges applied for and recieved aid. As the family income increased, fewer students applied for aid.

The reason most often given by students who did not apply for aid was that they did not need aid to afford college costs. However, the data suggested that many of lower- and middle-income students did not apply for aid because they did not know about aid programs, they thought that the aid they would receive would not be worth the effort of applying for it, or because they did not know how to apply for aid. This suggests the need for better financial aid information systems in the state.

Much of the financial aid received by South Carolina students was in the form of grants or scholarships. About 36 percent of the respondents reported receiving BEOG grants, in the mean amount of $907. More students at predominantly Black public college and at private colleges than other colleges reported receiving BEOGs. About 12 percent of the respondents received SEOG awards, in the mean amount of $614.

Students at predominantly Black colleges than other colleges received SEOG awards.

About 27 percent of the private college students, but only 5 percent of the students attending public institutions received state scholarship awards. State scholarship awards to private college students averaged $1,200; awards to students at public institutions averaged only $573.

Institutional grants were reported by only 14 percent of the respondents, in the mean amount of $805. More private college students than other students reported receiving these awards, 27.4 percent as compared to 8.2 percent. The mean award to private college students was $887; the mean amount to students at public institutions was $633.

About 13 percent of the respondents received NDSL loans, in the mean amount of $560. More students at the predominantly Black public college and four-year private colleges than at other schools received loans from this source, 22.9 percent as compared to 6.0 percent. Mean awards were, however, larger at predominantly White institutions than at predominantly Black colleges, $690 as compared to $333. This is possibly because scarce loan monies were administered to more students at Black colleges. Only 4 percent of the respondents received federally-insured or state-guaranteed loans, in the mean amount of $1,200. Students at predominantly White four-year public colleges and private four-year colleges received more loans from these sources. This was expected, because the cost to these students was higher thus making borrowing more necessary.

Slightly over a fifth of the students reported receiving employment awards from the CWSP, in the mean amount of $592. Over 44 percent of the students at the predominantly Black private colleges received CWSP aid. Only 10 percent of the students at predominantly White four-year public colleges received these awards. About 21 percent of the students at the other campuses received CWSP awards. It was noted that over 57 percent of the employment aid came from the CWSP program. Over 80 percent of the employment aid at USC regional campuses and over 71 percent of the aid to TEC students and students at predominantly Black colleges came from CWSP funds.

About a third of the students reported off-campus, term-time earnings, in the mean amount of $1,340. From 30 to 40 percent of the students at predominantly White institutions reported off-campus earnings. Only 14 percent of the students at predominantly Black colleges reported off-campus earnings.

When all aid resources are averaged among all students, the mean available aid amount was $919. Of this amount, $600 was in the form of grants, $127 in loans, and $192 was in the form of employment awards. Over 79 percent of the aid available to students at private colleges, USC regional campuses, and the predominantly Black public college was in the form of grants. Only 63 percent of the aid to predominantly White four-year public colleges and just 53 percent of the aid to TEC students was in the form of grants.

Employment awards played the greatest role in the financial aid of students at predominantly White four-year colleges, USC regional campuses and TEC campuses. Over 27 percent of their aid came from employment. Only 14 percent of the aid to other students came from employment awards. About 21 percent of the aid to predominantly White four-year public college students was in the form of loans, but only 10 percent of the aid to other studens was in loans.

In general, as the family income increased students received greater proportions of their aid in the form of loans or employment. This is primarily attributable to the effects of the BEOG program.

When all aid and term-time employment resources were applied toward students' financial need, the students at the four-year private colleges had the highest need for additional aid, $590. TEC students' average total resouces exceeded their average financial need by about $569, primarily becuase of term-time earnings. Students at predominantly White four-year public colleges and USC regional campuses earned from term-time jobs enough money to meet their remaining need after all financial aid was applied.

When the financial needs of students are considered by the family income, students who had the largest amount of unmet need were, in order, upper-income students at predominantly White four-year private colleges, lower-income students at predominantly Black four-year private colleges, lower-income students at predominantly White four-year private colleges, and middle-income students at predominantly White four-year private colleges. TEC Students at all income levels had the greatest surplus of resources over financial need.

CHAPTER VI

PATTERNS OF STUDENT EDUCATIONAL FINANCE IN SOUTH CAROLINA

It has been shown how costs, family contributions, and financial aid varies by the type of institutions a student attends. This chapter will examine how these differences combine into patterns of total financial resources.

Table VI-1 displays the average available resources to all undergraduates at each type of institution. These data show that average total resources of students at the predominantly White four-year private colleges were the largest, $3,999 followed by those of students at the two-year private colleges, about $3,220; then by those of TEC students and students at the predominantly White four-year public colleges, about $2,920; then by those of regional campus' students, $2,456; and, finally, by students at the predominantly Black public college, $1,839.

Contributions from parents and spouses represented 39 percent of the resources of predominantly White four-year colleges' students, about 28 percent of the resources of students at the two-year private colleges and the regional campuses, 18 percent of the TEC students' resources and the resources of students at the predominantly Black public college, and about 14 percent of the resources of students at the predominantly Black four-year private colleges.

Table VI-1

Average Available Financial Resources of All Undergraduates, by Institutional Types

	4-Yr White Publics		4-Yr Black Publics		USC Regional		4-Yr White Privates		4-Yr Black Privates		2-Yr Privates		TEC Centers	
Parents/Spouse	$1,129	39.1%	$ 333	18.1%	$ 633	25.8%	$1,459	36.5%	$ 471	14.5%	$ 883	28.1%	$ 552	18.5%
Personal Savings	$ 356	12.3	$ 105	5.7	$ 280	11.4	$ 392	9.8	$ 163	5.0	$ 238	7.6	$ 206	6.9
Education Benefits	$ 312	10.8	$ 154	8.4	$ 306	12.4	$ 203	5.1	$ 329	10.1	$ 298	9.5	$ 763	25.6
(Family Contribution)	($1,797)	(62.2%)	($592)	(32.2%)	($1,219)	(49.6%)	($2,054)	(51.4%)	($963)	(29.6%)	($1,419)	(45.1%)	($1,521)	(51.0%)
Grants	$ 339	11.8	$ 906	49.3	$ 497	20.2	$1,229	30.7	$1,652	50.7	$1,162	36.9	$ 433	14.5
Loans	$ 134	4.6	$ 122	6.6	$ 49	2.0	$ 243	6.1	$ 201	6.2	$ 116	3.7	$ 59	2.1
Employment	$ 168	5.8	$ 173	9.4	$ 146	5.9	$ 225	5.6	$ 313	9.6	$ 150	4.8	$ 201	6.7
(Total Aid)	($641)	(22.2%)	($1,201)	(65.3%)	($692)	(28.1%)	($1,697)	(42.4%)	($2,166)	(66.5%)	($1,428)	(45.4%)	($693)	(23.3%)
Earnings	$ 447	15.6	$ 46	2.5	$ 545	22.3	$ 248	6.2	$ 126	3.9	$ 299	9.5	$ 767	25.7
Total Resources	$2,885	100.0%	$1,839	100.0%	$2,456	100.0%	$3,999	100.0%	$3,255	100.0%	$3,146	100.0%	$2,981	100.0%
Resources/Costs	101.5%		94.5%		103.4%		85.5%		90.6%		103.0%		123.5%	
Average Budget	$2,841		$1,938		$2,375		$4,672		$3,593		$3,054		$2,412	

Personal savings represented 11 percent of the student resources at the predominantly White four-year colleges and regional campuses, about 8 percent of the resources at the two-year private colleges and TEC campuses, and only about 5 percent of the resources at the predominantly Black colleges.

Education benefits represented 26 percent of the total resources of TEC students, but only about 10 percent of the resources of students at the public colleges, the predominantly Black four-year private colleges, and two-year private colleges; and, just 5 percent of the predominantly White four-year private colleges' students' resources.

Grant aid represented about half the resources of the predominantly Black colleges' students, 37 percent of the resources of the two-year private colleges' students, 31 percent of the resources of students at predominantly White four-year private colleges, about 19 percent of the resources of students at the less-than-four-year public institutions, and just 12 percent of the resources of students at the predominantly White four-year public colleges.

Loans and employment aid resources represented about 15 percent of the resources of students at predominantly Black colleges, but between 8 to 10 percent of the resources of students at the predominantly White institutions.

Total average financial aid resources represented over 65 percent of the resources of students at the predominantly Black colleges, about 43 percent of the resources of students at the predominantly White private colleges, about 29 percent of the resources of students at the less-than-four-year public institutions, and just 22 percent of the resources of students at the predominantly White four-year public colleges.

Term-time earnings in off-campus employment represented 25 percent of the resources of students at the less-than-four-year public institutions, 16 percent of the predominantly White four-year public college students' resources, and less than 10 percent of the resources of students at the other institutions.

Some very different patterns of educational finance are apparent from these data. About two-thirds of the resources of students at the predominantly Black colleges came from aid and a third from other sources. About 43 percent of the resources of students at predominantly White private colleges came from financial aid and the remainder from other sources. About half the resources of students at the less-than-four-year public institutions came from the family contribution, with nearly equal remaining parts coming from aid and term-time, off-campus employment. The family contribution and term-time earnings represented nearly 78 percent of the resources of students at the predomianntly White four-year public colleges, with only 22 percent having come from aid.

Another way of examining the differences in educational financing patterns is by dividing the average resources into two categories, "self-help" resources and "free-money" resources. The resources in the former category are those kinds of resources for which the students and/or their families have made or will have to make financial sacrifice. These include contributions from spouses and parents, savings, loan and employment aid, and term-time earnings. Resources in the latter category include educational benefits, which are "free" because the student is entitled to them by virtue of public policy, and grant monies, which are "free" because they require neither repayment in kind or in service. Table VI-2 displays these two kinds of resources at each institutional type.

Table VI-2

Average Self-Help and Free-Money Resources of All Undergraduates, by Institutional Types

	4-Yr White Publics		4-Yr Black Publics		USC Regional		4-Yr White Privates		4-Yr Black Privates		2-Yr Privates		TEC Centers	
Self-help resources	$2,234	77.4%	$ 779	42.2%	$1,653	67.3%	$2,567	64.2%	$1,274	39.1%	$1,686	53.6%	$1,785	59.9%
Free-money resources	651	22.6	1,060	57.6	803	32.7	1,432	35.8	1,981	60.9	1,460	46.4	1,196	40.1
Total resources	$2,885	100.0%	$1,839	100.0%	$2,456	100.0%	$3,999	100.0%	$3,255	100.0%	$3,146	100.0%	$2,981	100.0%

Self-help resources were largest at predominantly White four-year private colleges, $2,567, and at the predominantly White four-year public colleges, $2,234, followed by those at other predominantly White institutions, about $1,764, and then by those at the predominantly Black four-year private colleges, $1,274. Self-help resources averaged only $779 at the predominantly Black public college .

As a percentage of all resources, self-help resources represented the largest proportion of the resources of students at the predominantly White four-year public colleges, 77.4 percent, and the smallest at the predominantly Black four-year private colleges, 39.1 percent. Only students at the predominantly Black colleges received less than half their resources in the form of self-help dollars. When average self-help dollars are weighted by enrollments at the different institutional types, the average amount for all students is $2,005, or about 66 percent of all resources, $3,019. While South Carolina students received substantial amounts of assistance toward financing their education, about two-thirds of all their resources were derived from their families, from past savings, and from current or future employment.

Table VI-3 displays the average total resources by source among family income levels. At the lower-income levels, average total resources of students at the predominantly White four-year private colleges were $4,465. At the two-year private colleges, they were $3,681. Approximately $3,033 was available to lower-income students at the predominantly White four-year public colleges and the predominantly Black four-year private colleges; $2,286 was available to regional campus students, and just $1,938 was available to students at the predominantly Black public colleges.

Table VI-3

Average Available Financial Resources of All
Undergraduates, by Family Income Intervals at Institutional Types

	4-Yr White Publics		4-Yr Black Publics		USC Regional		4-Yr White Privates		4-Yr Black Privates		2-Yr Privates		TEC Centers	
	AMT	PCT	AMT	PCT	AMT	PCT	AMT	PCT	AMT	PCT	AMT	PCT	AMT	PCT
Less than $9,000														
Family Contribution	$1,402	46.3%	$ 500	25.8%	$ 952	41.6%	$1,560	34.9%	$ 823	26.6%	$1,310	35.6%	$1,378	48.4%
Total Aid	1,146	37.9	1,401	72.3	919	40.2	2,651	59.4	2,168	70.1	2,082	56.6	886	31.1
Earnings	477	15.8	37	1.9	415	18.2	254	5.7	100	3.3	289	7.8	584	20.5
Total Resources	$3,025	100.0%	$1,938	100.0%	$2,286	100.0%	$4,465	100.0%	$3,091	100.0%	$3,681	100.0%	$2,848	100.0%
$9,000 to $14,999														
Family Contribution	$1,765	56.9%	$ 586	33.6%	$1,611	57.1%	$1,973	43.7%	$1,060	26.5%	$1,335	44.7%	$1,479	48.6%
Total Aid	867	28.0	1,107	63.5	588	20.8	2,231	49.4	2,723	68.1	1,509	50.5	701	23.0
Earnings	469	15.1	51	2.9	624	22.1	313	6.9	217	5.4	142	4.8	866	28.4
Total Resources	$3,101	100.0%	$1,744	100.0%	$2,823	100.0%	$4,517	100.0%	$4,000	100.0%	$2,986	100.0%	$3,046	100.0%
$15,000 and above														
Family Contribution	$1,998	67.7%	$1,492	63.8%	$1,118	45.9%	$2,351	59.7%	$1,374	36.7%	$1,675	56.1%	$1,761	55.7%
Total Aid	551	18.7	771	33.0	660	27.1	1,372	34.8	2,202	58.8	1,005	33.7	488	15.4
Earnings	401	13.6	76	3.2	655	27.0	215	5.5	171	4.5	306	10.2	911	28.9
Total Resources	$2,450	100.0%	$2,339	100.0%	$2,433	100.0%	$3,938	100.0%	$3,747	100.0%	$2,986	100.0%	$3,160	100.0%

Among middle-income students a different pattern appears. Again, students at the predominantly White four-year private colleges had the largest resources, $4,517. But students at the predominantly Black four-year private colleges had the next largest average total resources, $4,000, followed by students at the predominantly White four-year public colleges, the two-year private colleges, and the TEC campuses, about $3,077. As with lower-income students, middle-income students' resources were lowest at the USC regional campuses, $2,823 and the predominantly Black public college, $1,744.

At the upper-income level, essentially the same pattern as that for middle-income students appeared. That is, average resources at the four-year private colleges were largest, followed by those of students at the predominantly White four-year public colleges, the two-year private colleges, and the TEC campuses. Again, regional campus students and students at the predominantly Black public college have fewer resources than their peers at other colleges.

At the lower-income levels, financial aid represented 71 percent of the resources of students at the predominantly Black colleges, about 59 percent of the resources of students at the predominantly White private colleges, only 38 percent of the resources of students at the predominantly White four-year public colleges and regional campuses, and just 31 percent of the resources of TEC students. Without financial aid, lower-income students at the predominantly Black colleges could meet, on the average, only 26 percent of their budgets. Without aid, lower-income students at the predominantly White four-year private colleges would meet only 39 percent of their budgets and students at the two-year private colleges would meet 52 percent of their budgets. Over 65 percent of the lower-income students' budgets at the predominantly White four-year public colleges and regional campuses would be met without aid. TEC students could defray 81 percent of their budgets without the benefit of financial aid.

If lower-income students at the predominantly White four-year private colleges chose to go to predominantly White four-year public colleges, and they had access to the same family contributions and term-time earnings, 64 percent of their budgets would be met without aid. That is about the same percent of costs met without aid by current predominantly White four-year public colleges' students. Therefore, financial aid to lower-income students at the predominantly White four-year private colleges appears to be making up the differences in their higher costs. About $1,800 of resources of lower-income students currently enrolled at both the predominantly White four-year colleges came from the family contribution of term-time earnings.

Approximately the same amounts of resources of middle-income students at the two types of predominantly White four-year colleges came from non-aid resources, $2,245. At the upper-income levels, students at the predominantly White four-year private colleges had slightly larger non-aid resources than did those at the predominantly White four-year public colleges, $2,566 as compared to $2,399. Therefore, without access to financial aid resources, there was a considerable cost incentive for students, regardless of their family incomes, to attend the predominantly White four-year public colleges rather than the private ones.

Without financial aid, students at the predominantly Black four-year public college would only have enough resources to meet 19 percent of the budget at the predominantly White four-year public colleges. Students at the predominantly Black four-year private colleges could meet just 32 percent of the average costs of attending classes at predominantly White four-year public colleges, if they received no aid.

If lower-income students at the two-year private colleges chose to attend the predominantly White four-year public colleges and they had access to the same amounts of family contributions and term-time earnings, they could meet slightly larger percentages of their costs, 56 percent as compared to 52, without aid. The respective percentages for middle-income two-year private college students attending public colleges would be 52 percent as compared to 48 percent. For upper-income students, the respective percentages were 70 percent as compared to 65 percent. So, while the cost incentive for two-year private college students to attend predominantly White four-year public colleges was less than it is for students at the predominantly White four-year private colleges, it is still significant.

Upper-income students at the predominantly White four-year public colleges, if they tried to go to predominantly White four-year private colleges without aid resources, could only meet 51 percent of their "new" budgets. Their family contributions and term-time earnings currently meet 81 percent of the budgets at their colleges. Therefore, without aid, they would have virtually no cost incentive to attend the predominantly White four-year private colleges.

If financial aid resources were distributed in total accordance with student (and family) ability to pay for educational costs, then the sums of average family contributions and financial aid would be approximately equal at each income level within each institutional type. Put another way, if all financial aid resources were effectively distributed in accordance with financial need, they would equalize family and financial aid resources among income levels. This happened at only two institutional types, the predominantly White four-year public colleges and the TEC campuses. At these two types of institutions, students at all three income levels had about the same total family contributions plus aid resources.

At the predominantly White four-year private colleges, lower- and middle-income students had about equal family plus aid resources, and these were about $500 more than those of upper-income students. As family incomes increase at the two-year private colleges, family plus aid resources decrease, from $3,392 to $2,680. Middle-income students' family plus aid resources at the predominantly Black four-year private colleges are $2,783; lower-income students have access to only $2,991, in these resources and upper-income students, just $3,576. Therefore, at the predominantly White private colleges, the resources which were available to lower- and middle-income students without benefit of term-time, off-campus earnings provided a stronger incentive for them, than for upper-income students, to attend their colleges. They are given a stronger incentive because their family plus aid resources defray larger proportions of their costs. At the predominantly Black private colleges, middle-income students are given a stronger incentive than lower- or upper-income students.

At the predominantly Black public college, lower- and upper-income students had access to greater family plus aid resources than did middle-income students. Just the opposite is true for students at the USC regional campuses, where middle-income students had access to greater resources than did lower- or upper-income students.

These data may reflect the effects of financial aid policies and/or access to family contribution resources at the different institutional types. It seems apparent, regardless of the causes of these variations, that financial aid resources do not equalize student ability to pay for postsecondary education costs within each institutional type.

Ideally, family plus aid resources should defray similar proportions of the students' budgets among family income intervals at the same institutional types if financial aid is to equalize access to those institutions. Ideally, family plus aid resources should defray similar proportions of the student budgets of lower-income, middle-income, and upper-income students at all types of institutions if financial aid is to equalize choice among those institutions.

Since the dollar amounts of resources among income intervals was dissimilar within all but two institutional types and this factor has been noted, it is appropriate to now consider smiliarities among types of institutions within income levels. Table VI-4 displays the percentages of average costs defrayed by family contributions plus financial aid for the family income intervals. Ideally, the precentages of costs defrayed by family plus aid resources should be the same at each type of institution at each income level. This would mean that aid resources at each type of institution would compensate for different costs and, to a great extent, the students' financial ability to choose among different institutions would have been equalized.

Among lower-income students, family plus aid resources defrayed over 111 percent of the average costs at two-year private colleges, nearly all average costs, 98 percent, at the predominantly Black public college, about 94 percent of the costs at the TEC campuses, and approximately 90 percent of the costs at both the predominantly White four-year college types. Only 83 percent of the costs at predominantly Black four-year private colleges and just 79 percent of the costs at the regional campuses were defrayed by family plus aid contributions.

Table VI-4

Percent of Average Student Budgets Defrayed by Family Contributions Plus Financial Aid, by Family Incomes and Institutional Types

	4-Yr White Publics	4-Yr Black Public	USC Regional	4-Yr White Privates	4-Yr Black Privates	2-Yr Privates	TEC Centers
Less than $9,000	89.7%	98.1%	78.8%	90.1%	83.2%	111.1%	93.9%
$9,000 to $14,999	92.6%	87.4%	92.6%	90.0%	105.3%	93.0%	90.4%
$15,000 and above	89.7%	117,8%	74.9%	79.7%	99.5%	87.7%	93.2%
All Students							

Therefore, lower-income students receive greater proportionate benefits from aid program resources at the two-year private colleges and the four-year Black public college. Students at the regional campuses and the predominantly Black private colleges received the lowest proportionate benefits from aid programs.

For middle-income students, percentages of costs defrayed by family plus aid contributions were much more similar among institutional types. At all but the predominantly Black four-year private colleges, these resources meet from 87 percent to 93 percent of the average student budget. At the Black colleges, these resources meet 105 percent of the average budget.

At the upper-income levels, students at the predominantly Black colleges received the greatest proportionate benefits from aid program resources in conjunction with their family contributions. Students at the regional campuses and the predominantly White four-year private colleges received the least benefits.

So, not only did aid resources generally fail to equalize students' ability to pay for educational costs among family income levels within institutional types, they fail to equalize the ability of students with similar family incomes to pay for costs at different types of institutions.

Table VI-5 displays the percentages of self-help and free-money resources available to students at the three family income intervals. The data indicate, that as family incomes increased, self-help resources increased in amounts and in proportions of total resources. The proportions of total resources represented by self-help monies increased by 45 percent from lower-income to upper-income students at the predominantly Black public college. Upper-income TEC students and USC regional campus students have

Table VI-5

Average Self-Help and Free-Money Resources of All Undergraduates, by Family Incomes at Institutional Types

	4-Yr White Publics		4-Yr Black Publics		USC Regional		4-Yr White Privates		4-Yr Black Privates		2-Yr Privates		TEC Centers	
	AMT	PCT	AMT	PCT	AMT	PCT	AMT	PCT	AMT	PCT	AMT	PCT	AMT	PCT
Less than $9,000														
Self-help resources	$1,732	57.3%	$ 658	34.0%	$1,267	55.4%	$1,946	43.6%	$1,053	34.1%	$1,482	40.3%	$1,509	53.0%
Free-money resources	1,293	42.7%	1,280	66.0	1,019	44.6	2,519	56.4	2,038	65.9	2,199	59.7	1,339	47.0
Total Resources	$3,025	100.0%	$1,938	100.0%	$2,286	100.0%	$4,465	100.0%	$3,091	100.0%	$3,681	100.0%	$2,848	100.0%
$9,000 to $14,999														
Self-help resources	$2,322	74.9%	$ 982	56.3%	$2,065	73.1%	$2,709	60.0%	$1,794	44.9%	$1,411	47.3%	$1,867	61.3%
Free-money resources	779	25.1	762	43.7	758	26.9	1,808	40.0	2,206	55.1	1,575	52.7	1,179	38.7
Total Resources	$3,101	100.0%	$1,744	100.0%	$2,823	100.0%	$4,517	100.0%	$4,000	100.0%	$2,986	100.0%	$3,046	100.0%
$15,000 and Above														
Self-help resources	$2,556	86.6%	$1,840	78.7%	$1,856	76.3%	$2,941	74.7%	$2,389	63.8%	$2,168	72.6%	$2,334	73.9%
Free-money resources	394	13.4	499	21.3	577	23.7	997	25.3	1,358	36.2	818	27.4	826	26.1
Total Resources	$2,950	100.0%	$2,339	100.0%	$2,433	100.0%	$3,938	100.0%	$3,747	100.0%	$2,986	100.0%	$3,160	100.0%

self-help resources which represented only about 21 percent more of their total resources than those of their lower-income peers, 54 percent as compared to 75 percent. Upper-income students at the other institutions had self-help resources which represented 30 percent more of their total resources than those of lower-income students. Therefore, increases in family incomes are associated with greater proportionate increases in self-help money among students at the predominantly Black public college than they are at other colleges and at the less-than-four-year public institutions. Put another way, an increase in family income at the less-than-four-year public institutions is associated with the smallest proportionate change in self-help resources.

Self-help resources represented only about a third of the lower-income students' resources at the predominantly Black colleges, just about 42 percent of the resources of other private college students, and slightly over half the resources of lower-income students at the other public institutions. Therefore, access to proportionately larger amounts of free money existed at the predominantly Black colleges than at the other private colleges or other public institutions.

Self-help resources represented about three-fourths of the resources of middle-income students at the regional campuses and the predominantly White four-year public colleges, about 60 percent of the resources of TEC students and students at the predominantly White four-year private colleges, slightly over half the resources of students at the predominantly Black public college, and slightly less than half the resources of two-year private college students and students at the predominantly Black private colleges.

At the upper-income levels, students at the predominantly White four-year public colleges received about 87 percent of their resources from self-help sources. Students at the predominantly Black four-year private colleges received only 64 percent of their resources in self-help. Between 73 percent and 79 percent of the resources of other upper-income students came from self-help sources. Therefore, there was considerably more homogeniety in the proportions of self-help resources of upper-income students than of lower- or middle-income students at the different types of institutions.

Summary

This chapter has examined the different patterns of educational financing and their relationship to students' family incomes and institutional types. Quite different patterns of educational financing are exhibited among the different groups.

In general, lower-income students financed their education with financial aid and term-time, off-campus earnings, placed little reliance on contributions from their families. Middle-income students generally financed their education with family contributions and financial aid resources. Upper-income students financed their education with family contributions and term-time earnings.

Students at the predominantly Black colleges, because of their lower incomes, generally financed their education with family contributions and term-time earnings. Students at the predominantly White private colleges financed their education with about equal proportions of aid and family contributions. Students at the less-than-four-year public institutions (the TEC campuses and USC regional campuses) financed about half their education with aid and term-time earnings. About 77 percent of the resources of students at the predominantly White four-year public colleges came from family contributions and term-time earnings.

"Self-help" resources, or those resources for which the students and/or their families made or will make financial sacrifices, represent about 66 percent, or $2,005, of South Carolina students' average resources. Only at the predominantly Black colleges did students receive less than half their total resources in the form of "self-help".

It was offered that, in an ideal situation, financial aid plus family contributions would be equal among family income intervals at each institutional type if financial aid resources were effectively used to create equal financial access to those institutions. The "family plus aid" contributions among family income intervals were approximately equal at only two institutional types, predominantly White four-year public colleges and TEC campuses.

At the predominantly White private colleges, family plus aid contributions of lower- and middle-income students were greater than those of upper-income students. At the predominantly Black private colleges and the USC regional campuses, family plus aid resources of middle-income students were greater than those of other students. At the predominantly Black public college, lower- and upper-income students had access to greater family plus aid contributions than did middle-income students.

Again, in an ideal situation, it was offered that financial aid plus family contributions would defray equal proportions of different institutional budgets for students at each similar income level if financial aid resources were effectively used to create equal choice among institutions. The family plus aid contributions of middle-income students came closest to approximating this ideal, defraying between 87 percent and 93 percent of the average budgets of students at all but the predominantly Black private colleges. At these latter institutions, average family plus aid resources exceeded average budgets by five percent.

Among lower-income students, the greatest proportionate resources were received by students at the two-year private colleges and the predominantly Black public college. Lower-income students at the predominantly Black private colleges and the regional campuses received family plus aid resources which defrayed the smallest proportions of any average budgets.

Among upper-income students, those at the predominantly Black colleges had the greatest proportions of their average budgets defrayed by family plus aid contributions. Students at the regional campuses and the predominantly White four-year private colleges had the smallest percentages of their budgets defrayed by these resources.

Therefore, it can be tentatively, if not firmly, concluded that the financial aid resources in South Carolina are not effectively equalizing financing access to or choice of postsecondary educational opportunities. While these resources represent over 30 percent of all the students' average resources, they could be better distributed to effect financial access and choice.

CHAPTER VII

SOUTH CAROLINA STUDENTS' CHOICES OF POSTSECONDARY INSTITUTIONS

The SRS respondents were asked about their reasons for choosing their institutions and what they might do under different financial circumstances. They were given a list of ten reasons students most frequently give for choosing different types of institutions and were asked to identify the three most important reasons for their institutional choices. Then the students were asked which of several types of institutions they would most like to attend if costs and other financial factors were not considered. Finally, they were asked if they would most like to attend their current institution if costs or financial aid were not a factor in their decisions. This chapter examines the students' responses to these questions.

Primary Reasons for Choosing Institutions

Availability of specific courses or curricula and the academic reputations of their institutions were of primary importance to over 40 percent of the respondents (See Table B-105). Financial factors, such as lower costs or availability of financial aid, were primary to the decisions of 29 percent of the respondents. The ability to live at home and commute to their institutions was a primary factor in the choices of slightly over 10 percent of the students. No other reasons were of primary importance to as many as one out of ten students.

The primary reasons of students at the predominantly White four-year public colleges were related to academic factors (38.8 percent), financial factors (28.2 percent), or ability to commute (12.4 percent). Academic factors were of primary importance to 35.3 percent of the students at the predominantly Black public college; financial factors were important to 31.4 percent. Ability to commute to classes was important to only 4.5 percent of these students, but parental advice was important to 14.5 percent. (Parental advice was of primary importance to 11.0 percent of the students at predominantly Black private colleges, but of importance to only 5 percent of the students at all predominantly White institutions.)

Academic factors were the reasons 57 percent of the predominantly White four-year private college students identified as primary to their choices. Another 21 percent identified financial factors as important. Fewer than 6 percent of these students said any other reasons were primary.

Only 19 percent of the students at the predominantly Black private colleges said academic factors were of primary importance; 34 percent said financial factors were important. Over 12 percent of these students said counselor advice was primary to their choices. Only 3 percent of the students at other institutions said counselor advice was of primary importance. As previously noted, 11 percent of the students at predominantly Black four-year colleges said that parental advice was of prime importance.

Over 23 percent of the two-year private college students said academic factors were of primary importance; about 30 percent said financial factors were of primary importance. About 11 percent said that the ability to commute was of prime importance.

Financial factors were primary to the choices of 34 percent of the regional campuses and to 33 percent of the TEC students. Only 13 percent of the students at the regional campuses, but 41 percent of the TEC students, identified academic factors as being of primary importance. The ability to commute to class was important to 40 percent of the regional campus students but was the important factor to only 14 percent of the TEC students. No other single factors were of prime importance to more than seven percent of the students at the less-than-four-year public institutions. The primary reasons freshmen identified for choosing their institutions were similar in pattern to those of all other undergraduates at each institutional type (See Table B-106).

Table VII-1 displays the major primary choices of students from the three family income intervals. These data show that, with a few exceptions, students' primary reasons for their institutional choices are fairly similar among income intervals at each institutional type. This indicates that the primary reasons students choose their particular institutions are not influenced to a great extent by their family incomes. It will, however, be shown below that student choices in general are influenced by their family incomes.

There is a slight tendency for financial factors to decrease in importance as family incomes increase among students at the public four-year colleges, the TEC campuses and the two-year private colleges. This tendency is somewhat more marked among students at the predominantly White four-year private colleges where 30.8 percent of the lower-income but only 17.5 percent of the upper-income students identified financial factors of prime importance. However, at the USC regional campuses and the predominantly Black four-year private colleges more lower and upper

Table VII-1

Undergraduates' Primary Reasons for Institutional Choices by Family Incomes and Institutional Types

	4-Yr White Publics	4-Yr Black Public	USC Regional	4-Yr White Privates	4-Yr Black Privates	2-Yr Privates	TEC Centers
Less than $9,000							
Cost	21.1%	18.7%	27.1%	5.5%	8.0%	8.7%	19.7%
Financial Aid	7.5	12.6	10.4	25.3	27.4	23.9	15.0
Curriculum	23.1	20.0	2.1	10.1	10.2	10.9	30.4
Academic reputation	13.1	19.1	4.2	28.8	7.7	17.4	7.1
Commuting ability	19.1	4.3	41.7	2.5	5.8	6.5	13.8
Other	16.1	25.3	14.5	27.8	40.9	32.6	14.0
$9,000 to $14,999							
Cost	26.8%	20.2%	28.6%	1.0%	10.3%	10.0%	23.6%
Financial Aid	6.4	9.5	0.0	24.0	19.0	23.3	8.8
Curriculum	19.5	14.3	17.1	15.4	15.5	20.0	36.6
Academic reputation	16.8	13.1	2.9	33.7	8.6	0.0	6.9
Commuting ability	12.3	4.5	42.9	6.7	8.6	6.7	5.4
Other	18.2	38.4	8.5	19.2	38.0	40.0	18.7

continued...

Table VII-1 (continued)

	4-Yr White Publics	4-Yr Black Public	USC Regional	4-Yr White Privates	4-Yr Black Privates	2-Yr Privates	TEC Centers
$15,000 and above							
Cost	21.7%	22.9%	33.3%	2.2%	20.0%	7.8%	24.2%
Financial aid	4.7	14.3	5.1	15.3	20.0	19.6	4.8
Curriculum	19.7	14.3	2.6	16.8	5.0	11.8	43.0
Academic reputation	20.8	17.1	7.7	47.1	10.0	7.8	4.2
Commuting ability	10.7	2.9	33.3	3.2	0.0	17.6	11.3
Other	22.4	28.5	18.0	15.4	45.0	35.4	12.5

income students than middle-income students said financial factors were of primary importance.

Secondary Reasons for Choosing Institutions

There was considerably more heterogeniety among the secondary reasons than in the prime reasons which students gave for their institutional choices. However, academic factors were identified as of secondary importance by 31 percent of the respondents and financial factors were important to 24 percent of the respondents. The ability to live at home and commute to class was important to 11 percent of the respondents. Parental advice (6 percent) or counselor/teacher advice (7 percent) was of secondary importance to substantial numbers of students. No other single reasons were chosen as of great secondary importance by over five percent of all respondents (See Table B-107).

At the four-year public colleges, about one-fourth of the students identified financial factors as secondary reasons, and about a third identified academic factors as important. About 9 percent said that parental advice was of secondary importance.

At the predominantly White four-year colleges, academic factors were of secondary importance to 37 percent of the students. Financial factors were important to only 17 percent. Advice of parents (13 percent) or high school personnel (8 percent) was important to over one-fifth of these students.

About half the two-year private college students identified financial factors (23.8 percent) and academic factors (25.5 percent) as secondary reasons for their institutional choices. Parental advice (11.2 percent) and counselor/teacher advice (11.9 percent) entered into the choices of one-fourth of these students.

About equal proportions of the students at the predominantly Black private colleges identified academic factors (22.8 percent), financial factors (23.5 percent), and parent, counselor, or tutorial advice (21.9 percent), as secondary reasons for their choices.

Ability to commute to classes (25.0 percent) was the single most important secondary reason identified by regional campus students. Another 30 percent identified financial factors and just 13 percent identified academic factors. Over 29 percent of the TEC students said academic factors were secondary reasons and about 28 percent said financial factors were important. Fewer than six percent said parental or counselor/teacher advice was important. Ahout one-fifth said that commuting ability was important. The secondary reasons freshmen gave for institutional choices were quite similar to those of other undergraduates (See Table B-108).

Table VII-2 displays the students' major secondary reasons by family income intervals. As with primary reasons for institutional choices, secondary reasons do not consistently vary with students' family incomes at the different types of institutions.

At the predominantly White four-year public colleges, financial factors decrease in importance as income increases. However, at the other institutions this linear relationship does not appear. For example, at the four-year Black public college, more middle- and upper-income students than lower-income students said financial factors were of secondary importance. (This is probably because so many lower-income students said financial aid factors were of primary importance.)

Further, at the predominantly White four-year private colleges and the TEC campuses more middle-income students than other students said

Table VII-2

Undergraduates' Secondary Reasons For Institutional Choices by Family Incomes and Institutional Types

	4-Yr White Publics	4-Yr Black Public	USC Regional	4-Yr White Privates	4-Yr Black Privates	2-Yr Privates	TEC Centers
Less than $9,000							
Cost	20.1%	10.7%	21.3%	2.6%	6.3%	10.9%	14.1%
Financial aid	8.5	12.0	6.4	16.3	18.7	13.0	14.9
Curriculum	14.6	17.8	2.1	12.8	12.7	8.7	21.0
Academic reputation	17.6	14.7	4.2	14.2	11.2	10.9	7.7
Commuting ability	8.5	1.3	25.5	5.1	3.4	4.3	17.2
Parental advice	5.5	11.6	4.2	11.7	11.2	15.2	5.4
Counselor advice	3.0	8.9	4.2	10.7	10.8	8.7	6.3
Other	22.2	23.0	32.1	26.5	25.7	28.3	13.4
$9,000 to $14,999							
Cost	22.6%	14.5%	22.9%	2.4%	3.4%	6.7%	22.0%
Financial aid	6.3	19.3	5.7	18.5	15.5	13.3	8.5
Curriculum	10.4	13.3	17.1	18.0	13.8	13.3	19.5
Academic reputation	15.8	13.3	5.7	17.1	8.6	16.7	8.8
Commuting ability	9.5	6.0	22.9	5.8	3.4	3.3	19.8

continued...

Table VII-2
(continued)

	4-Yr White Publics	4-Yr Black Public	USC Regional	4-Yr White Privates	4-Yr Black Privates	2-Yr Privates	TEC Centers
Parental advice	6.8	8.4	5.7	13.7	6.9	6.7	4.3
Counselor advice	5.0	8.4	8.6	6.8	12.1	13.3	5.2
Other	23.6	16.8	11.4	17.7	36.3	26.7	11.9
$15,000 and Above							
Cost	19.5%	20.0%	20.5%	2.9%	15.8%	13.7%	18.4%
Financial aid	4.2	11.4	12.8	12.6	10.5	9.8	3.9
Curriculum	17.6	22.9	7.7	16.8	0.0	11.8	20.2
Academic reputation	17.7	8.6	2.6	21.9	5.3	15.7	9.9
Commuting ability	8.7	2.9	25.6	3.1	5.3	3.9	23.2
Parental advice	10.7	11.4	17.9	13.1	15.8	11.8	6.3
Counselor advice	3.9	11.4	0.0	7.5	10.5	13.7	5.7
Other	17.7	11.4	12.9	22.1	36.8	19.6	12.4

financial factors were of secondary importance. At all but the two-year private colleges the advice of parents seems to gain in importance as family income increases.

Tertiary Reasons for Choosing Institutions

Academic factors were identified as having tertiary importance in the decisions of 23 percent of the respondents. Financial factors were important to 20 percent of the students. The ability to return home frequently because of the nearness of the institution to their homes had tertiary importance to 16 percent of the students. Parental advice was of tertiary importance to 9 percent of the respondents (See Table B-109).

At the four-year public colleges, five factors were of about equal tertiary importance: costs, curriculum, academic reputation, parental advice, and that friends attended their institutions. The ability to attend college and make frequent trips home was the most frequently identified (17 percent) tertiary reason.

"Frequent trips home" was important to 19.5 percent of the students at predominantly White four-year private colleges. About 12 percent of those students said four factors, curriculum, academic reputation, counselor/teacher advice, or parental advice was a tertiary reason for their institutional choices. At the predominantly Black four-year private colleges, 22.9 percent of the respondents said that "frequent trips home" was important. About equal percentages of students identified one of the other reasons as having tertiary importance. Slightly over 17 percent of the two-year private college students said that the ability to go home frequently was important. About equal percentages of the students said one of the other reasons had tertiary importance.

Financial factors were of tertiary importance to 36 percent of the regional campuses' students; 22 percent said academic factors were of tertiary importance. About 24 percent of the TEC students said financial factors were important; 21 percent said academic factors were important. So, while tertiary reasons at all other institutional types were heterogeneous, they were much less so at these less-than-four-year public institutions. As with their primary and secondary reasons, the tertiary reasons freshmen gave for institutional choices were similar to those of all other undergraduates (See Table B-110).

The tertiary reasons students gave for their institutional choices appear to be generally unrelated to their family incomes (See Table B-111).

General Reasons for Choosing Institutions

To determine the relative overall importance of students' reasons for their institutional choices, their responses were weighted by the percentages identifying each reason. For example, primary reasons were weighted by "3"; secondary reasons, by "2"; and, tertiary reasons, by "1". These "weights" were then multiplied by the percentages of students who said the reasons were important. The results are displayed in Table VII-3. The first column under each type of institution contains the percentages of students who said the reason was of primary, secondary, or tertiary importance. The second column gives the reasons' weighted rank.

About half the students at the predominantly White public four-year colleges said costs, availability of a specific curriculum or the academic reputation of their institutions were significant in their institutional choices. About one-fourth of these students said that the ability to live at home and commute to class, parental advice, or the ability to

Table VII-3

Undergraduates' Reasons for Institutional Choices by Institutional Types

Reason Given for Choice	4-Yr White Publics PCT	RANK	4-Yr Black Public PCT	RANK	USC Regional PCT	RANK	4-Yr White Privates PCT	RANK	4-Yr Black Privates PCT	RANK	2-Yr Privates PCT	RANK	TEC Centers PCT	RANK
Cost	56.6	1	42.6	2	68.6	2	8.6	10	22.7	7	29.1	5	54.9	2
Financial aid	16.1	8	34.1	5	31.3	3	42.5	3	51.8	1	43.2	1	29.2	4
Curriculum	50.3	2	46.3	1	25.0	4	45.5	2	33.1	4	36.6	2	67.6	1
Academic reputation	46.2	3	43.1	3	23.5	5	72.9	1	28.4	6	32.3	3	24.7	5
Friends attending	22.7	7	16.8	8	10.2	10	17.3	7	21.3	9	22.3	10	11.4	10
Admissions standards	12.7	9	14.4	9	9.5	9	17.2	8	23.1	8	22.5	9	11.9	9
Counselor/teacher advice	11.9	10	22.7	7	14.9	8	22.2	6	32.4	3	26.9	7	14.8	6
Parental advice	27.9	5	35.3	4	20.4	6	31.1	4	30.2	5	29.7	6	13.9	7
Live at home/commute	26.9	4	9.4	10	76.2	1	10.4	9	14.6	10	22.4	8	55.0	3
Frequent trips home	28.7	6	35.3	6	20.4	6	32.3	5	42.4	2	35.0	4	16.6	7

make frequent trips home were important reasons for their choices. Over one-fifth of the students said that their friends' plans to attend these colleges were important. Only 16.1 percent said that financial aid was a factor in their decisions.

Costs, specific curricula, and academic reputations were important reasons students chose the predominantly Black four-year public college. Other reasons were nearly as significant. Over one-third of the students said parental advice, financial aid, and the ability to make frequent trips home were significant. One-fifth of these students said counselor advice was important.

Nearly three-fourths (72.9 percent) of the students at the predominantly White four-year private colleges said their colleges' academic reputations were important to their choices. The proportion of students who picked this reason was 58 percent larger than the proportion at the predominantly White four-year public colleges and over twice as large as the proportions at other institutions who identified this reason as significant in their institutional choices. Over 45 percent of the students at the predominantly White four-year private colleges said that specific curricular offerings entered into their choices. Nearly as many, 42.5 percent, said that financial aid was a factor. About a third said that parental advice or the ability to make frequent trips home were important factors in their decisions. Almost 23 percent said that counselor or teacher advice entered into their choices.

More than half the students at the predominantly Black four-year private colleges said that financial aid was a factor in their institutional choices. This percentage was significantly larger than the comparable percentage at any other institutional type. The ability to make frequent trips home was important in the decisions of 42 percent of the students. About one-third of the students said that counselor or teacher advice, the availability of a specific curriculum, or parental advice were factors in their decisions. Only 28 percent of these students said their colleges' academic reputations were important in their choices. This percentage is much smaller than the comparable ones at the three other types of four-year colleges. Costs, their colleges' admissions standards, or that friends planned to attend their colleges were important factors to over one-fifth of these students.

Financial aid was an important factor in the decisions of over 43 percent of the students at the two-year private colleges. Specific curricular offerings, academic reputations, or the ability to make frequent trips home were important reasons to over one-third of the students. Costs or parental advice were important factors to nearly as many students, 29 percent. Almost 27 percent of the students said that counselor/teacher advice was a factor in their decisions. Over one-fifth of the students said that the ability to live at home and commute to classes, their colleges' admissions standards, or that their friends planned to attend their colleges were factors in their college choices. The reasons two-year private college students gave for their choices were far more heterogeneous than those of students at the other institutional types.

The reasons students choose to attend USC regional campuses were the most homogeneous. Over 76 percent said that the ability to live at home and commute to class was important. Almost 69 percent said that costs were a significant factor in their decisions. Fewer than one-third of the regional campus students identified any other single reason as important, although 31 percent said that financial aid was important to them. Only one-fourth of the students said that specific curricular offerings of their campuses' academic reputations were important factors in their choices.

TEC students were likely to have chosen their institutions because of their specific curricular offerings (67.6 percent), costs (54.9 percent), or the ability to live at home and commute to classes (55.0 percent). Just over 29 percent said that financial aid was a factor in their decisions, and just under 25 percent said their institutions' academic reputations were important factors.

To summarize, and generalize, students chose predominantly White four-year public colleges because of their costs, curricular offerings, and academic reputations. Students chose predominantly White four-year private colleges because of their academic reputations, specific curricular offerings, and financial aid. Curricular offerings, costs, and academic reputations are the primary factor in the choices of students at the predominantly Black public college. Financial aid and parental advice were nearly as important as these three primary factors. Students choose predominantly Black four-year private colleges because of financial aid, the ability to make frequent trips home, and counselor/teacher advice. Almost as important are the factors of curricular offerings and parental advice.

Students choose two-year private colleges for a wide variety of reasons, but financial aid is the primary one. Other important reasons include the curricular offerings and academic reputations of their colleges and the students' ability to make frequent trips home.

Students attend regional campuses because they can commute to class, because their costs are low, and, to a lesser extent, because of financial aid. TEC students choose their institutions because of specific curricular offerings, their costs, and the ability to commute to class.

Family Incomes and Reasons for Postsecondary Choices

It has been noted that students chose their institutions primarily because of academic or curricular factors and because of financial factors. It is worthwhile to further examine the relationships between family incomes and students' reasons for institutional choices. Table VII-4 displays the weighted ranks of the respondents' major reasons for institutional choices by family incomes at each institutional type. These data reveal some interesting income-related differences in students' reasons for institutional choices.

At the predominantly White four-year public colleges, educational costs, availability of a specific curriculum, and their institutions' academic reputations were the primary reasons students chose these colleges--regardless of their family incomes. As family income increased, financial aid and the ability to commute to class were of importance to fewer students.

Lower-income students at the predominantly Black public college were more likely than their classmates to emphasize specific curricular offerings and academic reputation in their choices than costs. Their upper- and middle-income classmates were more likely to emphasize costs as their reason for an institution choice. Financial aid was about equally important to students at all income levels.

The ability to commute classes and costs were about equally important factors to regional campus students at all income levels. As expected,

Table VII-4

Undergraduates' Major Reasons For Institutional Choices by Family Incomes and Institutional Types

	4-Yr White Publics		4-Yr Black Public		USC Regional		4-Yr White Privates		4-Yr Black Privates		2-Yr Privates		TEC Centers	
	PCT	RANK	PCT	RANK	PCT	RANK	PCT	RANK	PCT	RANK	PCT	RANK	PCT	RANK
Less than $9,000														
Cost	51.9	1	41.8	3	65.8	2	10.2	9	23.7	7	30.5	5	49.5	2
Financial aid	26.7	5	36.6	4	45.1	3	55.5	2	56.6	1	45.6	1	40.2	4
Curriculum	49.9	2	50.2	1	17.2	9	38.3	3	33.4	4	32.6	4	61.7	1
Academic reputation	39.3	3	45.8	2	12.7	8	55.9	1	28.3	6	45.7	2	24.5	5
Commuting ability	34.7	4	8.3	10	78.1	1	10.7	10	13.0	10	19.5	9	52.1	3
$9,000 to $14,999														
Cost	62.1	1	39.5	1	65.8	2	9.0	10	17.1	10	29.6	7	58.5	2
Financial aid	18.2	6	31.2	5	25.7	6	62.5	2	39.9	1	44.3	1	25.0	4
Curriculum	49.4	2	36.0	3	37.1	3	42.4	3	40.0	2	47.4	2	70.2	1
Academic reputation	40.8	3	37.2	4	31.5	4	66.8	1	26.1	6	25.6	8	24.6	5
Commuting ability	27.7	4	11.7	10	74.4	1	21.1	6	19.1	9	13.3	9	57.0	3
$15,000 and Above														
Cost	57.0	1	54.3	1	76.9	2	7.7	10	35.8	1	33.3	5	60.4	2
Financial aid	11.9	8	28.6	5	23.0	4	36.2	3	41.9	2	37.2	1	12.9	6

continued...

Table VII-4
(continued)

	4-Yr White Publics		4-Yr Black Public		USC Regional		4-Yr White Privates		4-Yr Black Privates		2-Yr Privates		TEC Centers	
Curriculum	50.3	3	40.1	3	20.6	6	47.9	2	10.3	9	29.5	3	75.3	1
Academic reputation	50.5	2	28.6	4	23.1	5	83.3	1	20.6	8	35.3	6	25.9	4
Commuting ability	24.3	5	8.7	8	74.3	1	8.9	9	10.6	10	25.4	4	57.8	3

financial aid decreased in importance with increases in family incomes. Their campuses' curricular and academic reputations were more important to middle-income students than to other students.

Their institutions' academic reputations were very important to students at the predominantly White four-year private colleges at each income level. Financial aid was most important to lower- and middle-income students. The ability to commute to classes was important to twice as many middle-income students as it was to lower- and upper-income students. Commuting to class may be one way that middle-income students use to reduce their educational costs, thus contributing to the importance of this factor for them.

Financial aid is of importance to more lower- and middle-income than upper-income students at the predominantly Black private colleges. The importance of specific curricular offerings and the academic reputation of their colleges declined as the students' incomes increased. Costs increased dramatically in importance as family incomes increased. This pattern, when considered with the consistent importance of financial aid and the decline in importance of academic reputation suggests a special pattern of institutional choice among the upper-income students. It may be likely that these students chose their predominantly Black private colleges because of costs and financial aid when they would rather have gone to more expensive colleges which they might have considered of better reputation. In any case, it is quite clear that financial factors have dramatically affected these students' college choices.

As noted above, the reasons students gave for choosing to attend two-year private colleges were quite heterogeneous. This statement holds true for students from different family income levels at these colleges. While financial aid was about equally important to students at all income levels, other financial factors were not. For example, as their family incomes increase, the students place more emphasis on costs and the ability to commute to class. This suggests that middle- and upper-income students enrolled at the two-year private colleges and commute to classes in order to afford their higher costs. As at the predominantly Black private colleges, there is at the two-year private colleges a decline in the importance of their colleges' academic reputations as the students' family incomes increase. This suggests that financial factors are directing the middle- and upper-income students enrolled at the two-year private colleges and commute to classes in order to afford their higher costs. As at the predominantly Black private colleges, there is at the two-year private colleges a decline in the importance of their colleges' academic reputations as the students' family incomes increase. This suggests that financial factors are directing the middle- and upper-income students toward two-year private colleges when they may prefer other types of colleges. Another interpretation, based on the rather constant importance of specific curricular offerings at all income levels, is that students attend two-year colleges because of a specific program offering but, middle- and upper-income students would be more likely to consider these colleges if financial factors were not important.

At the TEC campuses reasons for institutional choices were quite consistent among all students, regardless of their family incomes. Students attend TEC campuses because of specific curricular offerings, their lower costs, and the ability to commute to class. As expected, financial aid decreases in importance as family incomes increase.

Table VII-5 displays the weighted ranks of the respondents' minor reasons for their institutional choices. These data lend themselves to further analyses of income-related differences in institutional choices.

Table VII-5

Undergraduates' Minor Reasons For Institutional Choices by Family Incomes and Institutional Types

	4-Yr White Publics		4-Yr Black Public		USC Regional		4-Yr White Privates		4-Yr Black Privates		2-Yr Privates		TEC Centers	
	PCT	RANK	PCT	RANK	PCT	RANK	PCT	RANK	PCT	RANK	PCT	RANK	PCT	RANK
Less than $9,000														
Friends attending	23.7	7	14.1	9	4.4	10	18.4	7	19.7	9	13.0	10	12.7	9
Admissions standards	14.1	9	14.8	8	14.9	6	15.3	8	22.7	8	21.8	8	11.1	10
Counselor/teacher advice	10.1	10	25.1	6	19.1	5	27.6	5	32.2	2	23.9	7	16.4	6
Parental advice	17.6	8	30.9	5	12.8	6	21.5	6	27.5	5	28.2	6	13.5	8
Frequent trips home	32.0	6	32.4	6	29.9	4	46.6	4	42.9	3	39.1	3	18.3	7
$9,000 to $14,999														
Friends attending	21.7	7	27.9	7	8.6	9	13.3	8	24.4	7	20.0	6	11.9	10
Admissions standards	10.5	10	15.7	9	5.8	10	14.3	9	26.4	8	33.3	4	12.5	7
Counselor/teacher advice	15.0	9	16.8	8	11.4	8	22.2	7	29.7	5	33.3	5	13.9	6
Parental advice	19.0	8	41.9	2	17.2	7	30.0	4	33.4	4	16.8	10	11.3	8
Frequent trips home	35.6	5	42.1	6	22.5	5	30.5	5	45.7	3	43.3	3	15.1	9

continued...

Table VII-5
(continued)

	4-Yr White Publics		4-Yr Black Public		USC Regional		4-Yr White Privates		4-Yr Black Privates		2-Yr Privates		TEC Centers	
	PCT	RANK	PCT	RANK	PCT	RANK	PCT	RANK	PCT	RANK	PCT	RANK	PCT	RANK
$15,000 and Above														
Friends attending	22.5	7	5.8	10	20.6	7	17.3	8	31.3	6	31.4	8	9.3	10
Admissions standards	13.2	9	11.4	9	7.7	9	19.2	6	30.5	4	19.6	7	13.8	7
Counselor/teacher advice	11.1	10	20.0	7	7.7	10	19.9	7	47.1	5	25.5	9	12.6	8
Parental advice	33.7	4	48.4	2	33.3	3	35.1	4	41.5	3	39.4	2	18.6	5
Frequent trips home	25.5	6	39.9	6	12.8	8	27.4	5	31.3	6	29.3	10	13.4	9

At all but the two-year private colleges parental advice increases in importance as family incomes increase. Parental advice may become more important as parental ability to pay for postsecondary education increases. If parents have some, or an increasing ability, to help their children pay for educational costs, where those expenditures are made could be of importance to them. Lower-income parents' influence is likely to be less important than other factors simply because, without financial aid resources, their children do not have much ability to choose any form of postsecondary education.

There are no ready explanations for why parental advice ranks so low in importance to middle-income students at two-year private colleges. One possible explanation is that these students' family contributions were about the same as those of lower-income students (See Table VI-3 in Chapter VI). Therefore, the middle-income students' ability to pay for their education must be considerably supported by financial aid and their term-time earnings.

At each institutional type the influence of high school counselors and teachers decreases as family incomes increase. The explanation for this relationship may be that counselors and teachers are more able than parents to help lower- and middle-income students gain access to financial aid resources to pay for educational costs. Upper-income students may not need as much advice from high school personnel regarding postsecondary choices because their families' ability to help pay for these costs is greater.

Another reason that counselor/teacher advice is more important to lower- and middle-income students is because upper-income parents are more likely to have had postsecondary educational experience. When this experience is present, greater ability to advice about postsecondary activities should also be present.

The importance of admissions standards and friends attending an institution seem to have no consistent relationship to students' family incomes. The ability to make frequent trips home is, however, more important to lower- and middle-income students than to upper-income students. This is probably because upper-income parents are more likely to be able to afford to provide financial support to their children to make trips home from college.

Institutional Choices if Costs were not a Factor

The students were asked if they would like most to attend their current institutions or would go elsewhere if costs or other financial factors were not a factor in their institutional choices. Over half the respondents at all but the predominantly Black four-year private colleges said they would most like to attend their current institutions (See Table B-112).

Students at the predominantly White four-year private colleges were most likely (71.6 percent) to say they would attend their current institutions. About two-thirds of the TEC students and approximately 60 percent of the students at the four-year public colleges and the regional campuses said they would most like to attend their current institutions. Only 55 percent of the students at the two-year private colleges and just 43 percent of those at the predominantly Black four-year private colleges said they would most like to attend their current colleges.

With one exception freshmen students were about as equally likely as other undergraduates to say they would most like to attend their current institutions (See Table B-113). Freshmen students at the predominantly Black four-year public college were significantly more likely than other undergraduates at their college to say they would most like to attend their current institution, 69.8 percent as compared to 56.5 percent.

Table VII-6 displays the institutional preferences of students within each family income interval. At the predominantly White four-year public colleges, students from each family income level are about equally likely to say they would most like to attend their current institutions. At USC regional campuses and the predominantly White four-year private colleges as the students' family incomes increase, they were more likely to say they would most like to attend their current institutions. This suggest that financial factors have played a greater role in the institutional choices of the lower- and middle-income students than the choices of upper-income students at these two types of colleges. It will be recalled that financial factors have decreased in importance for students at these institutions when their family incomes increased (See Table VII-4).

As family incomes increased, students at the predomimantly Black four-year private colleges were less likely to say they would most like to attend their current institutions. It will be recalled that financial aid and costs were the most important factors in the college choices of upper-income students at these institutions (See Table VII-4). It can be tentatively, if not conclusively, hypothesized that without the influence of financial aid and other financial considerations, middle- and upper-income students would be unlikely to attend predominantly Black four-year private colleges.

Table VII-6

Undergraduates' Institutional Choices If Costs Were Not a Factor
by Family Incomes and Institutional Types

	4-Yr White Publics	4-Yr Black Public	USC Regional	4-Yr White Privates	4-Yr Black Privates	2-Yr Privates	TEC Centers
Less than $9,000							
Attend current institution	60.3%	59.9%	56.8%	64.8%	44.9%	47.8%	71.5%
Attend another institution	39.7	40.1	43.2	35.2	55.1	52.2	28.5
$9,000 to $14,999							
Attend current institution	57.5%	48.8%	70.0%	70.2%	38.9%	67.9%	59.8%
Attend another institution	42.5	51.2	30.0	29.8	61.1	32.1	40.2
$15,000 and above							
Attend current institution	60.7%	67.6%	85.3%	77.6%	33.3%	54.3%	62.0%
Attend another institution	39.3	32.4	14.7	22.2	66.7	45.7	38.0

Middle- and upper-income students at the TEC campuses are somewhat less likely than lower-income students to say they would most like to attend their current institutions. This generally corresponds to the greater importance middle- and upper-income TEC students gave to costs as a factor in their institutional choices.

Middle-income students at the predominantly Black public college were less likely than other students at this institution to say they would most like to attend their current college. This is somewhat surprising as financial factors were not given greater importance in institutional choices by middle-income students than by their classmates. However, because the middle-students' average parental contribution was only $102 more than that of lower-income students (See Table IV-9 in Chapter IV), and because parental advice was a particularly important factor to these students, perhaps financial factors indirectly played a greater role in institutional choices than the students recognized.

Middle-income students at the private two-year colleges were more likely than their classmates to say they would most like to stay at their current colleges. This generally corresponds to the lack of importance these students attached to costs and another financial factor, ability to commute to classes, in their reasons for institutional choices.

In general, the responses to where students would most like to go to postsecondary education generally correspond to their reasons for their institutional choices. If the importance of financial factors was reduced, students were very likely to choose to attend other institutions.

The students were also asked what types of institutions they would most like to attend if costs and other financial factors were not important.

Their responses indicate some degree of confusion about which South Carolina colleges are of which type. For example, while 72 percent of the students at the predominantly White four-year private colleges said they would most like to attend their current colleges if costs were not a factor, only 39 percent said they would most like to attend South Carolina private four-year colleges. Another 19 percent said they would most like to attend a public four-year college in the state (See Table B-114). Other similar discrepancies were found in the responses of students at the other institutional types.

These discrepancies make it difficult to interpret student responses about their institutional preferences with any degree of confidence. It can, however, be safely assumed that the respondents would know if institutions are in-state and out-of-state, regardless of whether they could classify them as public, private, two-year, four-year, etc. These data are displayed in Table VII-7.

Students at the predominantly White four-year colleges and the predominantly Black public college were least likely to say they would attend in-state institutions if costs or other financial factors were not important in their decisions. Only about six out of every ten students said they preferred in-state institutions. Over 82 percent of the students at the public less-than-four-year institutions said they would choose in-state institutions. Slightly over 71 percent of the students at the predominantly Black four-year private colleges and the two-year private colleges said they preferred in-state institutions.

At the predominantly White four-year public colleges and the private colleges, students preferences for out-of-state institutions generally increased as their family incomes increased. There were no significant income-related preferences for out-of-state institutions

Table VII-7

Undergraduates' In-State/Out-of-State Institutional Preferences If Costs Were Not a Factor, by Family Incomes and Institutional Types

	4-Yr White Publics	4-Yr Black Public	USC Regional	4-Yr White Privates	4-Yr Black Privates	2-Yr Privates	TEC Centers
Less than $9,000							
In-state	60.2%	61.9%	80.6%	71.4%	73.5%	77.7%	82.7%
Out-of-state	39.8	38.1	19.4	28.6	26.5	22.3	17.3
$9,000 to $14,999							
In-state	69.7%	50.0%	75.8%	70.7%	64.4%	72.3%	82.0%
Out-of-state	30.3	50.0	2.42	29.3	35.6	27.7	18.0
$15,000 and above							
In-state	57.0%	62.9%	88.8%	57.5%	66.6%	72.9%	81.9%
Out-of-state	43.0	37.1	11.2	42.5	33.4	27.1	18.1
All Students							
In-state	60.2%	58.9%	83.2%	62.5%	71.3%	75.2%	82.5%
Out-of-state	39.8	41.1	16.8	37.5	28.7	24.8	17.5

among students at the TEC campuses or the predominantly Black public college. USC regional campus students were less likely to prefer out-of-state institutions as their family incomes increased.

It has been noted elsewhere that student costs at South Carolina colleges are less than those in other states. This factor, as well as other financial factors noted in this chapter, undoubtedly contributes to student attendance at South Carolina colleges. From the responses to the item under consideration here, it can be hypothesized that if South Carolina college students had access to greater financial resources, then many would leave the state to attend other postsecondary institutions. The students who are most likely to go to out-of-state colleges would be upper-income students. These students are the ones whose parents contribute the most toward their educational costs, thereby generating non-financial aid tuition revenue for South Carolina institutions.

There is an additional implication of the relationship between institutional preferences, family incomes, and financial factors. If South Carolina colleges raise their charges substantially without a corresponding increase in financial aid, they are likely to lose upper-income students because they will have reduced their pricing advantage viz-a-viz out-of-state colleges.

Summary

This chapter has examined the students' reasons for choosing the institutions they attend. The most important primary reasons students gave for their institutional choices were: the availability of specific courses of curricular offerings; the academic reputations of their institutions; the costs of attending their institutions; and, the availability of financial aid at their chosen institutions.

When secondary reasons for institutional choices were considered, academic and financial factors were still quite important. However, the ability to live at home and commute to class was of secondary importance to 11 percent of the respondents. About 7 percent of the students said that high school counselor/teacher advice was a secondary reason for their choice. Six percent said that parental advice was a secondary reason. No other single reasons were identified by over five percent of the students as having secondary importance.

Academic and financial factors were also important tertiary reasons to the students. The ability to return home frequently because of the proximity of their schools to their homes was an important tertiary reason for 16 percent of the students. Nine percent of the students said that parental advice was of tertiary importance in their decisions.

It was shown that the students' reasons for their institutional choices varied by institutional types. For example, students generally chose predominantly White four-year public colleges because of their costs, specific curricular offerings, and academic reputations, in that order of importance. Students chose predominantly White four-year private colleges because of their academic reputations, curricular offerings, and availability of financial aid.

While curricular offerings, costs, and the institution's academic reputation were important factors to students at the predominantly Black four-year public college, financial aid and parental advice were nearly as important. Students chose predominantly Black four-year private colleges primarily because of financial aid, the proximity of these colleges to their homes, and because of counselor/teacher advice. Curricular offerings and parental advice were nearly as important to these students. Their institutions' academic reputations ranked only sixth in importance to these students.

Students attend two-year private colleges for a wide variety of reasons, but the availability of financial aid is the most important single reason, closely followed by specific curricular offerings and their institutions' reputations.

Students chose USC regional campuses because they can commute to classes at these colleges, because of their lower costs, and, to a lesser extent, because of financial aid. TEC students chose their institutions because of specific curricular offerings, their lower costs, and the ability to commute to class.

Students' reasons for their choices had some degree of relationship to their family incomes. As their family incomes increased, students were less likely to place importance on financial aid. This is expected because financial aid is less likely to be needed by upper-income students to attend colleges.

The importance of educational costs tended to increase as students' family incomes increased. This is expected because students with higher incomes are less likely to qualify for financial aid and their parents are expected to pay greater proportions of their educational expenses.

At four of the seven institutional types, the four-year public colleges, the predominantly White four-year private colleges, and the TEC campuses, family incomes had no significant impact on the importance students gave to curricular offerings and academic reputations in their decision-making. At the regional campuses, middle- and upper-income students gave more importance to these factors. At the predominantly Black four-year private colleges, upper-income students gave less importance to these two factors. At the two-year private colleges, curricular offerings *inc*reased in importance as family incomes increased. The importance of academic reputations tended to *dec*rease as family incomes increased.

The importance of parental advice in the students' institutional choices tended to increase as their family incomes increased. One explanation for this relationship is that increased parental ability to pay for educational costs is associated with increased parental influence regarding where those expenditures will be made. Another explanation is that upper-income parents are more likely to have had postsecondary educational experience themselves, therefore providing them with knowledge to use in advising their children.

As family incomes increased, the importance of high school counselor/teacher advice *dec*reased. The explanation for this relationship is that counselors/teachers have access to information concerning the financial aid necessary to help lower- and middle-income students pay for their education. Upper-income students are less likely to have to rely on counselors/teachers for postsecondary education advice or financial aid information because advice and financial support are available from their parents.

The students were asked if they would enroll at their current institutions if costs of other financial factors were not important to their choices. Almost 72 percent of the students at the predominantly White four-year private colleges, 67 percent of the TEC students, and 60 percent of the students at the four-year public colleges and regional campuses said they would most like to attend their current institutions. Only 55 percent of the students at the two-year private colleges and just 43 percent of those at the predominantly Black four-year private colleges said they would most like to attend their current institutions if financial factors were not important considerations.

When the responses of students to this question were compared to their family incomes, the responses tended to correspond to the relative importance students attached to financial, academic, and other factors in their institutional choices. Put another way, when academic and other factors were important to students, they were less likely to say they would attend another institution if financial factors were not a consideration.

The students were asked which types of institutions they would most like to attend if financial factors were not important. However, their responses indicated some confusion about which colleges would fall into which institutional categories. Therefore, the responses were considered somewhat unreliable.

However, the students' preferences for in-state or out-of-state institutions were considered reliable. (Regardless of whether students could identify a preferred institution as public or private, two-year or four-year, they should know whether the institution is located in South Carolina.) It was discovered that about four out of every ten students at the four-year public colleges and the predominantly White four-year private colleges would prefer out-of-state institutions. About 30 percent of the students at the predominantly Black four-year private colleges and the two-year private colleges said they would prefer out-of-state institutions. Less than 19 percent of the students at the public less-than-four-year institutions (TEC and regional campuses) said they would prefer out-of-state institutions.

After examination of the institutional preferences of students within different family income levels, it was offered that if upper-income South Carolina students at the four-year colleges had access to greater financial resources many would leave the state for postsecondary education.

CHAPTER VIII

SUMMARY AND CONCLUSIONS

The Student Resource Survey produced a great quantity of data on the personal, family, academic, and financial characteristics of South Carolina students. The data helped to explain why students chose to attend the various types of institutions in the state.

Each of the preceding chapters contains a summary of the major findings of the survey. Therefore, it is only necessary here to call attention to salient findings and their implications.

The data indicate that enrollments at South Carolina institutions are generally stratified by the students' socioeconomic status, their academic ability, and by their academic interests and goals. Students at the predominantly White four-year colleges were more affluent than other students. They were more likely to come from families headed by professionals, managers, or administrators. They have better high school grades than other students and they are likely to have higher degree aspirations.

Students' characteristics at the two-year institutions were more heterogeneous than those at other colleges. For example, half these students reported family incomes of between $6,000 and $18,000, but half had lower income or higher incomes. While nearly half these students had fathers who had not completed high school, 18 percent had fathers who had some college training. Students at the predominantly Black colleges were the least affluent and the most likely to come from families whose heads were employed in lower-level occupations. Almost 73 percent of these students came from families with incomes below $9,000 per year and 60 percent had fathers who were employed as laborers, operatives, craftsmen, or technicians. Only 10 percent of these students had fathers who had received some college training.

Students at all but the predominantly Black colleges were quite likely to express a considerable degree of satisfaction with their institutions. Over 40 percent of the students at the Black public college and almost 60 percent of the students at the Black private colleges said they were either indifferent or dissatisfied with their current institutions.

Educational costs can be divided into two categories: direct, or the costs of tuition, fees, books, and supplied; and indirect, or the cost of maintenance items such as room, board, transportation, and personal expenses. Direct educational costs varied considerably among the institutional types, primarily because of differences in public and private colleges' tuition and fee costs. For example, the average tuition cost at the predominantly White four-year private collegs, $2,440, was two and a half times the cost at the predominantly White four-year public colleges, $916. Tuition and fee costs at the public institutions represented from 17 percent to 33 percent of their students' total budgets. Tuition and fees costs represented over half the total budgets at the private colleges.

There was considerably more similarity in indirect, or maintenance, costs among institutional types. The highest average indirect cost, $2,071 at the predominantly White four-year private colleges, was only $932 more than the lowest average indirect cost, $1,139 at the predominantly Black public college . Among the predominantly White public institutions indirect costs ranged from $1,618 at the regional campuses to $1,706 at the predominantly White four-year colleges. The average indirect cost at the private predominantly Black colleges and the two-year colleges was around $1,500.

It was shown that indirect costs varied by institutional types in accordance with such factors as the proportions of students who were older, married, and with dependents, with the proportions who lived on-campus, off-campus, or with parents, and with the proportions who commuted some distances to their classes.

The data indicate that there is considerable "price incentive" to attend a public college rather than a private one. And there is a considerable price incentive to students to attend regional or TEC campuses rather than public four-year colleges.

On the average, family contributions toward educational expenses defray about 55 percent of the costs of education for South Carolina students. The "family contribution" includes financial support from parents and/or spouses, contributions from the students' savings, and contributions from educational benefits, such as Veterans Administration benefits, Social Security Administration benefits, and vocational-rehabilitation benefits.

Parental contributions play the most important role in the family contribution. When these contributions were averaged among all students, the average was $759, or about 47 percent of the average total family contribution, $1,627. The average spousal contribution to all students was $161, or about 10 percent of the family contribution. Personal savings averaged about $293, representing about 18 percent of the family contribution. Educational benefits amounted to $414, or about one-fourth of the family contribution.

As expected, due to their higher family incomes, average family contributions to students were greatest at the predominantly White four-year private colleges, $2,054 and at the predominantly White four-year public colleges, $1,797. Average family contributions to students at the predominantly Black colleges were considerably lower, $963 at the private colleges and $592 at the public colleges. The average family contribution at the regional campuses was $1,219; at the TEC campuses, $1,521; and, at the two-year private colleges, $1,419.

The types and amounts of family contributions varied at the different institutional types, in accordance with their students' characteristics. For example, students at the USC regional campuses, because they were more likely to be married, reported higher mean spousal contributions. Students at the predominantly White four-year colleges were more likely than other students to report contributions from savings, partially because they were able to earn more money in the summer and partially because their relative affluence made earnings and savings possible. Students at the less-than-four-year institutions and the predominantly Black colleges, due to lower family incomes, were more likely than other students to report receiving and using educational benefits.

Proportionately more parents than were expected to do so made contributions toward their childrens' educational costs. However, when their contributions are compared to their ability to make them (as measured by the College Scholarship Service need analysis methodology), lower and middle-income parents made smaller-than-expected ones.

This finding has some important implications. The first is that lower and middle-income parents are probably making undue personal and family financial sacrifices in order to pay for their childrens' education. Since their contributions are now larger-than-expected and are presumably somewhere near the maximum they can contribute, any increases in educational costs to their children would have to be defrayed by other sources of financial support. If those other sources of support are not available or increased, a reduction in the numbers of lower-income and middle-income student enrollments in South Carolina colleges can be expected. This is simply because these students would not have the money to pay for their education.

The upper-income parents are contributing less-than-expected amounts or amounts which financial need analysis determines are below what they are able to contribute. This indicates that there is some degree of unwillingness among these parents to make contributions toward their childrens' educational costs. That willingness, or unwillingness, is a factor that is indicated by the fact that upper-income parents of private college students (whose costs are higher) contributed 69 percent of the expected amounts. Upper-income parents of public college students contributed only 41 percent of the expected amounts. So, parents of both groups of students are contributing less than they might reasonably offer but parents of private college students are contributing slightly greater proportions to defray their children's higher costs.

If costs at the public four-year colleges are increased, students from upper-income families may have to seek financial support from other sources in order to defray their increased costs. Or, the students may transfer to the regional campuses. At these campuses, current upper-income parents contribute only 40 percent of what is expected of them. Further, they contribute only 46 percent of what is contributed by upper-income parents of students at the predominantly White four-year public colleges.

If costs at the private colleges are increased, upper-income students may transfer to public four-year colleges if their parents are unwilling to increase their financial support. Or the students may have to seek other sources of financial support to defray increased costs.

Therefore, substantial increases in educational costs without attendant increases in financial aid or major shifts in parental willingness to meet these increased costs may result in significant shifts in enrollments among South Carolina's postsecondary institutions. Increases in educational costs are also likely to result in reduced access to postsecondary education for lower and middle-income students.

The average financial need of all South Carolina students, not just those with demonstrated financial need was $1,319. When all aid resources were averaged among all students, the average available aid was $919, leaving an average deficit in financial aid of $400 per student.

Of the average aid available to students, $600, or about 65 percent, was in the form of grants. Almost $192 or about 21 percent, was in the form of employment awards and the remaining 14 percent, $127 was in the form of long-term loans.

The largest single source of aid was the BEOG program. About 36 percent of the respondents received Basic Grants, in the mean amount of $907. Students at the predominantly Black colleges, because of their lower incomes, and students at the private colleges, because of their higher costs, were most likely to receive awards from this program.

Slightly over one-fifth of the students reported receipt of employment awards from the College Work-Study Program, in the mean amount of $592. Fewer than 15 percent of all respondents received aid from any other single source. However, 27 percent of the private college students reported receipts of South Carolina Tuition Grant awards in the mean amount of $1,200. (Only five percent of the public institutions's students reported receipts of state grants, most of which came from other states to non-residents enrolled in South Carolina.)

Fourteen percent of the respondents received institutional grants in the mean amount of $805; 13 percent received NDSL loans, in the mean amount of $560; and, 12 percent received SEOG grants in the mean amount of $614.

Over three-fourths of the aid to students at the private colleges, the predominantly Black public colleges, and the regional campuses was in the form of grants. Only 63 percent of the TEC students' aid and just 53 percent of the aid to predominantly White four-year public colleges was in the form of grants. Over one-fourth of the aid to students at these two types of institutions was in the form of employment awards. Loans played an important role in the educational finance of students at the four-year colleges and the two-year private colleges. About one-fifth of the students at the predominantly White four-year public colleges and the two-year private colleges, about 28 percent of the students at the four-year private colleges, and over one-third of the students at the predominantly Black public college reported receipt of an educational loan.

At each type of institution as family incomes increase, the proportions of total aid in the form of grants decreases. So does the average grant award amount. This is primarily attributable to the effects of the Basic Grants, because awards from this program are more likely to be received by lower and middle-income students.

Loans as a percentage of all aid resources increased as family incomes increased at all but the two-year private colleges. At these institutions, middle-income students reported smaller average loan resources than did lower or upper-income students.

Employment aid awards as a percentage of all aid resources increased as family incomes increased at all institutional types. However, the differences in the proportion of employment aid to middle-income and upper-income students were small.

It is generally believed by financial aid administrators that lower-income students with higher financial needs should receive greater proportions of their aid in the form of grants than is received by middle or upper-income students. The distribution of aid to SRS respondents shows this "preferred" pattern.

An examination of the types and amounts of financial resources available to students from all sources revealed some significant differences among various student groups. In general, lower-income students financed their education with financial aid and term-time off-campus earnings, placing little reliance on contributions from their families. Middle-income students generally financed their education with family contributions and financial aid resources, placing relatively little emphasis on term-time earnings. Upper-income students financed their education with family contributions and term-time earnings, receiving relatively little financial aid.

Students at the predominantly Black colleges, because of their lower incomes, generally financed their education with family contributions and term-time earnings. Students at the predominantly White private colleges financed their education with about equal proportions of aid and family contributions. Students at the less-than-four-year public institutions (the TEC campuses and the regional campuses) financed about half their education with aid and term-time earnings. About 77 percent of the resources of students at the predominantly White four-year public colleges were from family contributions and term-time earnings.

"Self-help" resources, or those resources for which the students and/or their families have made or will make financial sacrifices, represented about 66 percent, or $2,005, of South Carolina students' average resources. Only at the predominantly Black colleges did students receive less than half their total resources in the form of "self-help".

It was offered that, in an ideal situation, financial aid plus family contributions would be equal among family income intervals at each institutional type if financial aid resources were effectively used to create equal financial access to those institutions. The "family plus aid" contributions among family income intervals were approximately equal at only two in situtational types, predominantly White four-year public colleges and TEC campuses.

At the predominantly White private colleges, family plus aid contributions of lower and middle-income students were greater than those of upper-income students. At the predominantly Black private colleges and the South Carolina regional campuses, family plus aid resources of middle-income students were greater than those of other students. At the predominantly Black public college, lower and upper-income students had access to greater family plus aid contributions than did middle-income students.

Again, in an ideal situation, it was offered that financial aid plus family contributions would defray equal proportions of different institutional budgets for students at each similar income level if financial aid resources were effectively used to create equal choice among institutions. The family plus aid contributions of middle-income students came closest to approximating this ideal, defraying between 87 percent and 93 percent of the average budgets of students at all but the predominantly Black private colleges. At these latter institutions, average family plus aid resources exceeded average budgets by five percent.

Among lower-income students, the greatest proportionate resources were received by students at the two-year private colleges and the predominantly Black public college . Lower-income students at the predominantly Black private colleges and the regional campuses received family plus aid resources which defrayed the smallest proportions of any average budgets.

Among upper-income students, those at the predominantly Black colleges had the greatest proportions of their average budgets defrayed by family plus aid contributions. Students at the regional campuses and the predominantly White four-year private colleges had the smallest percentage of their budgets defrayed by these resources.

Therefore, it can be tentatively, if not firmly, concluded that the financial aid resources in South Carolina were not effectively equalizing financial access to or choice of postsecondary educational opportunities. While these resources represent over 30 percent of all the students' average resources, they could be better distributed to effect financial access and choice.

One of the major sources of financial support for educational costs came from term-time, off-campus employment which was obtained by the students. About a third of the students reported these earnings, in the mean amount of $1,340. From 30 to 40 percent of the students at predominantly White institutions reported off-campus earnings. Only 14 percent of the students at the predominantly Black colleges reported off-campus earnings. When off-campus earnings are apportioned among all students, including non-earners, the average amount earned, $442, defrayed about 15 percent of the average budget.

After all resources, including family contributions, financial aid, and term-time earnings, are considered, many South Carolina students had a need for additional dollars to defray educational costs. Put another way, many South Carolina students had unmet financial aid needs.

At all income levels, students at the predominantly White four-year private colleges had a need for additional financial aid which amounts to, on the average, $673. Lower-income students at the predominantly Black four-year private colleges had an average unmet need of $502. Lower and middle-income students at the predominantly Black public colleges and the two-year private colleges had some slight unmet need, as did lower-income students at the regional campuses. Their unmet needs were, however, less than $100 for the year. All other student groups have, on the average, defrayed their educational costs with resources of some kind.

It should be emphasized that almost all student groups (those in the three family income intervals at the seven institutional types) would have considerable unmet need if substantial numbers of them did not work in off-campus jobs. After only family contributions and financial aid resources are considered, the average unmet need is $400. Most of that need is met with term-time earnings.

The educational effects of this necessary term-time, off-campus employment are unknown. However, it is unlikely that much of it makes positive contributions toward the students' educational growth and development. It is likely that substantial proportions of off-campus employment takes place in menial tasks which are unrelated to the students' courses or academic interests. Further, it is likely that employment in these tasks, unlike CWSP employment which is carefully monitored by campus administrators, detracts from the attention students can give to their academic programs.

The students were asked why they chose to attend their particular institutions. Their responses provided a great deal of evidence regarding the influence of financial factors on their choices. Their responses also showed how academic and other factors influenced institutional choices.

In general, students chose predominantly White four-year public colleges because of their lower costs, in combination with their academic reputations and specific curricular offerings. Students chose predominantly White four-year private colleges because of their academic reputations and curricular offerings and because financial aid made it possible for them to attend these institutions. Curriculum offerings, lower costs, and their college's academic reputation were the three major reasons students chose the predominantly Black public college . However, financial aid and parental advice were nearly as important factors in these students' choices.

Students chose predominantly Black private colleges primarily because of financial factors, high school counselor and/or teacher advice, and parental advice. Specific curricular offerings and the academic reputations of their institutions were less important to these students.

Students chose two-year private colleges for the most diverse or heterogeneous reasons. However, financial aid was the primary factor in their decisions, closely followed by their institutions' curricular offerings and academic reputations.

Students chose regional campuses because they can commute to class, because their costs are low, and, to a lesser extent, because of financial aid. TEC students chose their institutions because of specific curricular offerings, their lower costs, and the ability to commute to class.

Reasons for institutional choices varied with the students' family incomes. As their family incomes increased, students were less likely to place importance on financial aid and more likely to place importance on institutional costs. This is expected because financial aid is less likely to be available to upper-income students and they are more likely to have to pay for college costs from their own resources.

As the students' family incomes increased, the importance of parental advice increased and the importance of counselor/teacher advice decreased. It is likely that the importance of parental advice increased because upper-income parents are more likely to have had postsecondary educational experiences on which to base advice and because they have a greater ability to pay for educational costs. This greater ability to pay for educational costs may be associated with greater interest in where expenditures are made.

Counselor/teacher advice may be more important to lower-income students because these persons can help provide them with information about how to finance their education. Upper-income students are less likely to have to rely on counselors or teachers for postsecondary educational advice or financial aid information because advice and financial support are available from their parents.

The students were asked if they would most like to attend their current institutions if financial factors were of no consideration in their decisions. Over 63 percent of the respondents said they would most like to attend their current institutions. Almost 72 percent of the students at the predominantly White four-year private colleges, 67 percent of the TEC students, and 60 percent of the students at the four-year public colleges and regional campuses said they would most like to attend their current institutions. Only 55 percent of the students at the two-year private colleges said they would most like to attend their current institutions.

When responses of students to this question were compared to their family incomes, the responses tended to correspond to the relative importances students attached to financial, academic, and other factors in their institutional choices. When academic and other factors were given great importance in their decision-making, students were less likely to say they would attend other institutions if financial factors were of no importance.

These findings, and others mentioned throughout the report, show that financial factors have a great impact on the distribution of students among South Carolina postsecondary institutions. They indicate that, should the financial circumstances of substantial numbers of students be made better, or worse, significant shifts in enrollments of students are likely to occur.

APPENDIX A

PARTICIPATING INSTITUTIONS

Aiken Technical Education College
Anderson College
Baptist College
Benedict College
Central Wesleyan College
Chesterfield-Marlboro Technical Education College
Citadel, The
Claflin University
Clemson University
Coastal Carolina College
Coker College
College of Charleston
Columbia College
Converse College
Denmark Technical Education College
Erskine College
Florence-Darlington Technical Education College
Francis Marion College
Furman University
Greenville Technical Education College
Horry-Georgetown Technical Education College
Lander College
Limestone College
Medical University of South Carolina
Midlands Technical Education College
Newberry College
North Greenville College
Orangeburg-Calhoun Technical Education College
Piedmont Technical Education College
Presbyterian College
Rutledge College
South Carolina State College
Spartanburg Methodist College
Spartanburg Technical Education College
Sumter Area Technical Education College
Tri-County Technical Education College
Trident Technical Education College
University of South Carolina-Aiken
University of South Carolina-Beaufort
University of South Carolina-Columbia
University of South Carolina-Lancaster
University of South Carolina-Salkehatchie
University of South Carolina-Spartanburg
University of South Carolina-Sumter
University of South Carolina-Union
Voorhees College
Williamsburg Technical Education College
Winthrop College
Wofford College
York Technical Education College

APPENDIX A

SAMPLE SRS COVER LETTER

Dear Student:

I am writing to ask for your help in an important activity. I need for you to take a few minutes of your time to answer the enclosed survey.

[Name of Institution], with the help of the College Entrance Examination Board, is participating in a study of what it costs students to attend different kinds of postsecondary institutions in South Carolina, how students and their families pay for these costs, and what kinds of things the colleges and the State and Federal governments can do to make postsecondary education more affordable for you and other students like you.

You can help by completing the enclosed forms entitled "Student Resource Survey" and "South Carolina Local Questions" and returning your answers in the enclosed self-addressed, postage-paid envelope as soon as possible but by no later than [SPECIFIC DATE 10 to 14 DAYS FROM DATE OF MAILING]. The questions are brief and uncomplicated. It takes most students only 10 or 15 minutes to answer all of them.

IF P/C The questionnaire is anonymous but we want to know that all students
ENClO'd answered the survey. Therefore, we ask that you mail the enclosed
post card when you mail your survey answers to me. This will let us know
that you have answered the survey and we will not have to mail you a
follow-up letter or reminder.

F P/C You and the other students we have surveyed are the only ones who
ot can give us the information we need. As the questionnaire is anonymous, we
enclos'd will not know when or if you respond; therefore, we thank you in advance for
your participation in this important study.

I want you to know that I personally appreciate your help in this study. The results of the study will be described in the [STUDENT NEWSPAPER] when they are known. If you have any questions about this survey or its purpose, please do not hesitate to call me.

Cordially,

APPENDIX A

South Carolina Student Resource Survey
Administration Instructions

Selecting the Sample

The desired sample size has been determined for your campus. The sample size is indicated in the letter accompanying these instructions. We are interested in sampling only currently enrolled full-time undergraduates.

The students to receive the SRS questionnaire and local questions should be identified by the following steps:

(1) Obtain an alphabetical roster of all full-time undergraduate students currently enrolled at your institution.

(2) Determine what percentage of students should be selected from the roster. For example, suppose 169 students are to receive questionnaires on your campus and the total number of students on the alpha roster is 846. This means you will sample about one-fifth of all students (169 ÷ 846 = .1998)

(3) Every fifth student on the roster needs to be selected to receive a questionnaire

(4) Randomly pick a number from 1 to 5, say "3". The third student on the roster is the first one to be selected.

(5) Now, counting from the third student on the alphabetical roster, select up to 169 students. For example, the 3rd student, the 8th student, the 13th student, the 18th student, etc.

(6) When you have identified 169 students, your SRS sample is complete.

If you were asked to pick 169 students from a roster of 2,004 students, you would need to select about every 12th student (169 ÷ 2,004 = .084). In this instance, you would randomly select one of the first 12 students on your roster, say the 5th student. Then you would select every 12th student on the list until you reached 169. For example, the 5th student, the 17th student, the 29th student, etc.

We want you to sample from an alphabetical roster of only full-time undergraduate students. But some institutions may not readily have available a roster of just full-time undergraduates. For example, the available roster may include part-time undergraduates and/or graduate students as well as full-time undergraduates.

If a roster of only full-time undergraduates is not readily available on your campus and no more than ten percent of the students on the available roster are NOT full-time undergraduates, you may use it for your sampling, as described in steps 1 through 6 above.

Your roster of full-time undergraduates may include some students who are no longer enrolled but you may not yet know who they are. If you are confident that no more than ten percent of the students on the roster are no longer enrolled, it is acceptable to use the roster to select your sample.

In short, while an alphabetical roster of full-time, currently-enrolled undergraduates is best for selecting a sample, if over 90 percent of the students on your most readily available roster meet these criteria, you may use it to select your sample.

Administering the SRS

Now that you have identified the students to be sampled, the next tasks are to get the questionnaires to the students, completed by them, and returned on schedule.

As the SRS and Local Questionnaire are in the "anonymous mode", it is impossible to identify who has responded to the survey. Therefore, it is helpful to set the stage on your campus to ensure good response rates. ("Good response rates" are those above 50 percent.)

One way to "set the stage" is to enlist the cooperation and support of the student government for the survey. Individual students tend to be suspicious of questionnaires and the ways in which their responses will be used; some object to serving as "guinnea pigs: for research studies. Cooperation, endorsement, and support from the student government can help overcome some of the suspicions of the individual students. It is generally easy to show student leaders how the results of the survey can benefit all students (through increases in the available financial aid, through use of more realistic student expense budgets, through providing better information to prospective students, etc.) and to gain their support for the study. In some cases the student govenrment may be interested in some of the data from the survey. (You may feel free to promise them a summary of study results, as one will be prepared for distribution to students.)

A cover letter from the student body president prepared to accompany the questionnaire can encourage student responses. Another way in which student body support can be encouraged is through an announcement by the student government in the school newspaper. You will find that support from the student government and announcement of that support to potential respondents will produce a higher rate of useable questionnaires.

You will have the names of the students to be surveyed. Therefore, you can mail them questionnaires or you can write or call them and ask them to assemble at one or more times and places to complete the survey. Whichever approach you choose should be based on what appears to be most convenient for you and the students. Convenience will be based on such things as how many students are to be involved, whether many are commuter students, class scheduling, etc.

The advantage of assembling students is that student questions about the survey itself, its purposes, or on other student affairs matters can be answered at the time of administration. Furthermore, by getting the names of those present at the assembly, the administrator can tell who has and has not completed a questionnaire. If particular students do not show up for a given administration, they can be contacted to schedule another "administration appointment."

If you choose to mail the questionnaires, some special actions should be taken. One is to include a good cover letter describing the purpose of the study and what you want students to do. (A sample is attached to these instructions.) Another is to include a self-addressed, postage-paid envelope for students to return the questionnaire.

To ensure a good response rate to the survey, it may be necessary to do a follow-up mailing. This requires some advance planning because the questionnaire is anonymous. You might consider enclosing a postage-paid, self-addressed post card along with the questionnaires and the return envelope. Ask the student to mail both the post card and the questionnaire when he(she) is finished with the survey. This will enable you to know who has responded to the first mailing without being able to associate the students' names with their individual responses.

Then, for a second, follow-up mailing, you simply mail "reminder" letters to all students who have not responded to the first mailing by some deadline date. (The "deadline date" should be about 10 to 14 days from the time you amil the survey.)

If you choose to use this method, printing three mailing lables for a-l students at the beginning of your survey is most efficient. One is affixed to the first letter. One is affixed to the postcard so that students don't have to do anything with the card except drop it in the mail. And, the third will be affixed to letters for the second, follow-up mailing.

Ideally, another questionnaire and return envelope should be included in the second mailing, because the student may have misplaced or thrown away the first mailing. If you wish to follow this procedure, please let us know and we'll send you additional questionnaires. A second mailing will, of course, require another cover letter so you will have to develop a modified version of your first one. If you don't want to send a second questionnaire, your reminder letter can just direct them to what you sent before. If a second questionnaire is sent, you should also enclose a second self-addressed postage-paid envelope to return it.

We hope this instruction sheet answers your questions about how to select the sample and administer the questionnaires. If you have further questions or need assistance, please do not hesitate to write or call us at:

IMPACT STUDY Phone 233-6894
Box 6998
Greenville, South Carolina 29606

APPENDIX A

Student Resource Survey

The purpose of this study, conducted jointly by this institution and the College Entrance Examination Board, is to collect information for use in annual applications to the Federal Government for student financial aid program funds and for use in reports to the Federal Government and state agencies. It is hoped that the results will be helpful in the assessment of the adequacy of student financial aid programs. The information needed can be collected only from students; we will be grateful for your cooperation.

You are not asked to provide your name or other identifying data, and your responses will be completely confidential.

Please enter your response to each question by recording the response number in the appropriate box on the accompanying response coding form.

Spaces 1, 2, and 3 are reserved for institutional identification.

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4. In which of the following programs are you enrolled?

0- Agricultural Sciences
1- Business Administration
2- Humanities or Social Sciences
3- Physical and Life Sciences, Mathematics
4- Engineering, Architecture
5- Education
6- Nursing
7- Health Professions
8- Law
9- Undeclared major or other

5. What is your current class level?

0- Highschool senior
1- College freshman
2- College sophomore
3- College junior
4- College senior
5- Fifth-year undergraduate
6- First-year graduate or professional student
7- Second-year graduate or professional student
8- Third-year graduate or professional student
9- Fourth-year (or more) graduate or professional student

6. What class load are you carrying?

0- Less than 1/2 of a full-time course of study
1- 1/2 to 3/4 of a full-time course of study
2- A full-time course of study

7. Age at nearest birthday?

1- 18 or under
2- 19
3- 20
4- 21
5- 22-24
6- 25-29
7- 30-34
8- 35-40
9- 41 and over

8. Sex

0- Male
1- Female

9. How do you describe yourself?

0- American Indian
1- Black/Afro-American/Negro
2- Caucasian/White
3- Chicano/Mexican-American
4- Oriental/Asian-American
5- Other Spanish-speaking American
6- Other

0. Marital Status

0- Never Married
1- Married
2- Separated
3- Divorced
4- Widowed
5- Other

1. If you have children, how many of them are dependent upon you for support? (0-9)

12. Residence status for tuition purposes:

0- State resident
1- Non-state resident—U.S. citizen
2- Foreign student—Non-immigrant visa
3- Immigrant—State residency established
4- Immigrant—State residency not established

13. What is the highest level of education you plan to complete here or elsewhere?

0- Doctor's degree (Ph.D., Ed.D., J.D., M.D., D.D.S., etc.)
1- Master's degree (M.A., M.S., etc.) or first professional degree
2- Bachelor's degree (B.A., B.S., etc.)
3- Non-degree Certificate Program
4- 2-year Associate degree

14. What is the approximate income this calendar year of your parents or legal guardian before taxes (include income from all sources)?

0- Less than $3,000 a year
1- Between $3,000 and $5,999
2- Between $6,000 and $7,499
3- Between $7,500 and $8,999
4- Between $9,000 and $11,999
5- Between $12,000 and $14,999
6- Between $15,000 and $17,999
7- Between $18,000 and $20,999
8- Between $21,000 and $24,999
9- $25,000 and above

15. On the average, about how many hours per week do you work in a part-time job while school is in session?

0- None
1- 1 to 5 hours
2- 6 to 10 hours
3- 11 to 15 hours
4- 16 to 20 hours
5- 21 to 25 hours
6- 26 to 30 hours
7- 31 hours or more

16. Do you (and spouse if applicable) contribute to your own support?

0- No.
1- Yes, but my parents provide most of my support
2- Yes, I am primarily self-supporting
3- Yes, and I am classified as a self-supporting (independent) student by the Financial Aid Office
4- Yes, but I have been denied self-supporting (independent) status by the Financial Aid Office

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Questions 17 to 49 relate to the costs of attending college and the ways in which you finance your education. Please enter the applicable code corresponding to the dollar ranges (stated below) for your answers to questions 17 through 49. If none, be sure to enter code 0. Do not leave blanks.

Code	Range	Code	Range
0-	for $00 or None	5-	for $1,001 to $1,500
1-	for $1 to $200	6-	for $1,501 to $2,000
2-	for $201 to $400	7-	for $2,001 to $2,500
3-	for $401 to $600	8-	for $2,501 to $3,000
4-	for $601 to $1,000	9-	for $3,001 and above

COLLEGE EXPENSES: Estimate your total nine-month academic budget for the current year, using the dollar ranges above.

17. Tuition and fees
18. Books, supplies, and course materials
19. Room and board
20. Transportation
21. Clothing, recreation, and incidentals

SOURCE OF FINANCIAL SUPPORT: Estimate the amount of money you will receive during the nine-month academic year from each of the following sources, using the dollar ranges above.

FAMILY

22. Parent or legal guardian
23. Spouse

TERM-TIME EMPLOYMENT

24. College Work-Study
25. Assistantships, teaching, or research
26. On-campus employment (Non-Work-Study)
27. Other employment

PLEASE DETACH ALONG DOTTED LINE AND PROCEED TO QUESTIONS 28 TO 67 ON REVERSE SIDE

PAGE No. 1

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4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27

PAGE No. 2

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28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57

PAGE No. 2 (continued)

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8	59	60	61	62	63	64	65	66	67

LOCAL QUESTIONS (if any)

☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
68	69	70	71	72	73	74	75	76	77	78	79	80

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RESPONSE CODING FORM
Enter in the appropriate box, the number associated with your response to each question.

June 1974

Code	Range	Code	Range
0-	for $00 or None	5-	for $1,001 to $1,500
1-	for $1 to $200	6-	for $1,501 to $2,000
2-	for $201 to $400	7-	for $2,001 to $2,500
3-	for $401 to $600	8-	for $2,501 to $3,000
4-	for $601 to $1,000	9-	for $3,001 and above

SUMMER EMPLOYMENT (Total amount, before taxes, earned last summer)

28. College Work-Study
29. Assistantships, teaching, or research
30. On-campus employment (Non-Work-Study)
31. Other employment

PERSONAL SAVINGS

32. From savings (exclude amounts in 28-31)

GRANTS, SCHOLARSHIPS, FELLOWSHIPS, AND TRAINEESHIPS

33. Non-Resident Tuition Waiver
34. State Scholarship Awards and Fellowships
35. Basic Educational Opportunity Grants
36. Supplementary Educational Opportunity Grants
37. Institutional grants or scholarships (include grants, fellowships, and traineeships)
38. Other federal fellowships, grants, and traineeships not previously listed (including Nursing, Health Professions or Law Enforcement Education Program Grants)
39. Scholarships or grants or fellowships from sources not previously listed
40. G.I. Bill
41. Social Security
42. Welfare
43. State Vocational Rehabilitation
44. Other Federal or State benefits not previously listed.

LOANS

45. National Direct Student Loans
46. Law Enforcement Education Program or Nursing or Health Professions Loans
47. Federally Insured Student Loan, or other state guaranteed loans (Loans obtained through banks or other lending agencies)
48. Institutional long-term loans not previously listed
49. Other Loans

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50. How much will you and your spouse earn, before taxes, this calendar year?

0- $1 to $999
1- $1,000 to $1,999
2- $2,000 to $2,999
3- $3,000 to $3,999
4- $4,000 to $4,999
5- $5,000 to $5,999
6- $6,000 to $7,499
7- $7,500 to $8,999
8- $9,000 to $11,999
9- $12,000 and above

51. Indicate the amount of your (and your spouse's) present indebtedness under all long-term student loan programs (include loans taken out this year, items 45 to 49, as well as educational debts incurred in prior academic years.)

0- $0
1- $1 to $499
2- $500 to $999
3- $1,000 to $1,499
4- $1,500 to $2,499
5- $2,500 to $3,499
6- $3,500 to $4,499
7- $4,500 to $5,999
8- $6,000 to $7,499
9- $7,500 and over

52. Did you apply for financial aid at your institution for this academic year? (Refers to college work-study #24 & 28, federal and institutional grants #35 to 37, and federal loans #45 & 46.)

0- No
1- Yes, I applied for aid and it was granted
2- Yes, I applied for aid, but I was told that I was ineligible
3- Yes, I applied for aid, but I was told no funds were available

53. Are you participating in your institution's Educational Opportunity Program or similar campus program?

0- No
1- Yes

54. For EOP participants only, indicate the types of assistance you are receiving

0- None
1- Financial aid only
2- Tutoring only
3- Counseling only
4- Financial aid and tutoring
5- Financial aid and counseling
6- Tutoring and counseling
7- Financial aid, tutoring and counseling

al guardian [illegible]

56. How many of your dependent brothers or sisters are also in college this academic year? (Cannot exceed response to item #55.)

57. Did your parents claim you as a dependent for Federal tax purposes for the last calendar year?

0- Yes
1- No
2- I don't know

58. Will your parents claim you as a dependent for Federal tax purposes for this calendar year?

0- Yes
1- No
2- I don't know

59. Are you receiving food stamps?

0- Yes
1- No

60. When at college, where do you normally live?

0- With Parents
1- With relatives
2- University or College Residence Hall
3- University or College Apartment
4- Fraternity or Sorority
5- Off Campus, non-college residence hall
6- Rented room with or without board
7- Other off-campus housing alone or with spouse
8- Other off-campus housing with one or two roommates
9- Other off-campus housing with three or more roommates

61. What is the distance from your living quarters to campus?

0- I live on campus
1- Under 1 mile
2- More than 1 mile but less than 3
3- More than 3 miles but less than 5
4- More than 5 miles but less than 10
5- More than 10 miles but less than 15
6- More than 15 miles but less than 25
7- More than 25

62. How do you usually get to your college campus?

0- Walk
1- Automobile
2- Use public transportation
3- Car pool
4- Bike or motorcycle
5- College bus
6- Hitchhike

63. How would you rate your academic achievement as measured by grades in college?

0- Mostly A's (3.5 or higher)
1- Mostly B's (2.5 to 3.4)
2- Mostly C's (1.5 to 2.4)
3- Mostly D's (below 1.5)

64. Are you a veteran of the U.S. Armed Forces?

0- Yes
1- No

65. How were you admitted?

0- As a first-time freshman
1- As a transfer from an in-state community college
2- As a transfer from an out-of-state community college
3- As a transfer from an in-state public college or university
4- As a transfer from an independent (private) in-state college or university
5- As a transfer from an out-of-state college or university
6- As a graduate of a 4-year institution
7- Other

66. Are you planning to return to this institution next term?

0- Yes
1- No— I plan to receive my degree
2- No— I plan to drop out and return later
3- No— I plan to drop out

No, I plan to transfer to:
4- 4 year public institution within the state
5- 4 year private institution within the state
6- 4 year public institution outside the state
7- 4 year private institution outside the state
8- Any other type of institution of postsecondary education

67. How satisfied are you with this institution as a whole?

0- Completely satisfied
1- Satisfied
2- Indifferent
3- Unsatisfied
4- Completely unsatisfied

An additional 13 local questions may have been added to this version of the survey. If so, please answer questions 68 to 80 according to the instructions on the separate question sheet.

NUMBER AND PERCENTAGE OF UNDERGRADUATES BY SEX AND TYPE OF INSTITUTION

Sex	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
Male	57.6%	37.1%	46.2%	40.5%	35.9%	53.8%	48.9%
Female	42.4	62.9	53.8	59.5	64.1	46.2	51.1
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Number	1,190	364	130	1,129	373	145	1,480

NUMBER AND PERCENTAGE OF UNDERGRADUATES BY SEX AND TYPE OF INSTITUTION

Sex	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
Male	52.4%	39.1%	46.9%	36.2%	50.6%	54.8%	45.4%
Female	47.6	60.9	53.1	63.8	49.4	45.2	54.6
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Number	307	92	64	246	81	73	955

NUMBER AND PERCENTAGE OF UNDERGRADUATES BY RACIAL-ETHNIC GROUPS AND TYPE OF INSTITUTION

Ethnic Groups	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
American Indian	1.3%	0.8%	3.1%	0.8%	1.1%	0.7%	1.3%
Black, Negro	9.2	93.9	28.1	10.0	96.7	15.9	31.7
Caucasian	87.4	3.9	68.0	86.4	1.1	82.0	64.0
Chicano	0.9	0.3	0.0	0.9	0.0	0.0	0.7
Asian American	0.4	0.3	0.8	0.4	0.0	0.0	0.7
Other Hispanic	0.2	0.0	0.0	0.6	0.0	0.0	0.4
Other	0.6	0.8	0.0	0.9	1.1	1.4	1.2
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Number	1,182	362	128	1,122	372	145	1,466

NUMBER AND PERCENTAGE OF FRESHMEN BY RACIAL-ETHNIC GROUPS AND TYPE OF INSTITUTION

Ethnic Groups	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
American Indian	1.6%	1.1%	6.3%	1.2%	1.3%	0.0%	0.8%
Black, Negro	9.9	96.7	25.4	11.6	97.5	17.8	33.8
Caucasian	87.9	1.1	68.3	84.8	1.3	80.8	63.0
Chicano	0.3	1.1	0.0	0.8	0.0	0.0	0.4
Asian American	0.3	0.0	0.0	0.4	0.0	0.0	0.5
Other Spanish	0.0	0.0	0.0	0.4	0.0	0.0	0.5
Other	0.0	0.0	0.0	0.8	0.0	1.4	1.0
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Number	305	91	63	242	80	73	944

NUMBER AND PERCENTAGE OF FRESHMEN BY AGE AND TYPE OF INSTITUTION

Age	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
18 or Under	6.2%	10.8%	18.4%	8.4%	4.9%	10.3%	7.9%
19	21.2	25.4	30.0	21.9	23.0	39.3	22.5
20	26.6	24.9	20.8	23.2	21.1	25.5	13.3
21	19.1	21.1	7.7	25.6	24.4	13.1	9.4
22 to 24	17.6	13.9	8.5	17.0	20.3	2.1	15.7
25 to 29	5.1	1.9	5.4	2.0	3.8	5.5	13.2
30 to 34	2.3	1.1	6.2	1.5	1.9	2.8	8.0
35 to 40	0.9	0.3	1.5	0.4	0.3	0.0	3.1
41 or Over	1.0	0.6	1.5	0.1	0.3	1.4	6.9
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Mean	21.5	20.6	21.5	20.8	21.1	20.7	24.7
Number	1,185	361	130	1,126	369	145	1,470

NUMBER AND PERCENTAGE OF FRESHMEN
BY AGE AND TYPE OF INSTITUTION

Age	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
18 or Under	21.9%	37.8%	32.8%	34.2%	21.5%	19.2%	10.9%
19	54.5	51.2	34.4	59.8	54.5	52.1	28.0
20	11.1	3.3	10.9	2.8	15.2	8.2	9.0
21	2.0	3.3	1.6	0.8	6.3	6.8	8.5
22 to 24	4.6	1.1	4.7	0.4	2.5	4.1	15.9
25 to 29	2.9	1.1	4.7	0.4	0.0	6.8	12.9
30 to 34	1.6	2.2	9.4	1.6	0.0	1.4	5.8
35 to 40	0.7	0.0	0.0	0.0	0.0	0.0	3.1
41 or Over	0.7	0.0	1.6	0.0	0.0	1.4	5.9
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Mean	19.9	19.1	21.1	19.0	19.2	20.3	24.0
Number	306	90	64	246	79	73	949

NUMBER AND PERCENTAGE OF UNDERGRADUATES BY RESIDENCE STATUS AND TYPE OF INSTITUTION

Resident Status	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
State Residents	82.5%	89.8%	96.8%	69.6%	88.7%	95.1%	94.3%
Out-of-State Residents	16.3	8.3	1.6	29.2	10.8	3.5	3.8
Foreign Students	1.2	1.9	1.6	1.2	0.5	1.4	1.9
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Number	1,187	361	127	1,125	372	143	1,469

NUMBER AND PERCENTAGE OF FRESHMEN BY RESIDENCE STATUS AND TYPE OF INSTITUTION

Resident Status	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
State Residents	81.0%	88.0%	96.8%	67.8%	84.0%	93.2%	94.1%
Out-of-State Residents	17.3	10.9	1.6	31.4	16.0	4.1	3.9
Foreign Students	1.3	1.1	1.6	0.8	0.0	2.7	2.0
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Number	305	92	62	245	81	73	948

NUMBER AND PERCENTAGE OF UNDERGRADUATES BY MARITAL STATUS AND TYPE OF INSTITUTION

Marital Status	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
Never Married	87.2%	94.4%	82.3%	93.8%	91.9%	86.7%	59.3%
Married	10.2	2.8	14.6	4.4	7.0	10.5	31.8
Separated	0.9	1.9	0.8	0.6	0.3	0.7	3.7
Divorced	1.1	0.3	2.3	0.5	0.3	0.7	3.8
Widowed	0.1	0.3	0.0	0.1	0.0	0.7	0.7
Other	0.5	0.3	0.0	0.6	0.5	0.7	0.7
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Number	1,188	363	130	1,126	372	143	1,477

NUMBER AND PERCENTAGE OF FRESHMEN BY MARITAL STATUS AND TYPE OF INSTITUTION

Marital Status	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
Never Married	92.1%	95.6%	82.8%	97.6%	97.5%	86.2%	62.0%
Married	7.2	1.1	14.0	0.4	0.0	9.6	29.2
Separated	0.0	2.2	1.6	1.2	0.0	0.0	3.8
Divorced	0.7	0.0	1.6	0.0	0.0	1.4	3.9
Widowed	0.0	1.1	0.0	0.0	0.0	1.4	0.4
Other	0.0	0.0	0.0	0.8	2.5	1.4	0.7
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Number	307	92	64	246	81	73	954

NUMBER AND PERCENTAGE OF UNDERGRADUATES WITH DEPENDENT CHILDREN BY TYPE OF INSTITUTION

Number of Children	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
None	94.1%	94.8%	90.0%	96.5%	90.9%	91.7%	70.8%
Of Those With Any:							
1	45.7%	73.6%	46.1%	46.2%	73.5%	33.3%	46.1%
2	32.9	10.5	30.8	23.1	11.8	58.4	32.6
3	10.0	5.3	23.1	17.9	11.8	8.3	11.8
4	10.0	5.3	0.0	12.8	2.9	0.0	7.9
5 or More	1.4	5.3	0.0	0.0	0.0	0.0	1.6
Mean, Those Reporting Any	1.9	1.6	1.8	2.0	1.4	1.8	1.9
Number	70	19	13	39	34	12	432

NUMBER AND PERCENTAGE OF FRESHMEN WITH DEPENDENT CHILDREN BY TYPE OF INSTITUTION

Number of Children	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
None	93.8%	95.7%	92.2%	98.4%	95.1%	91.8%	72.6%
Of Those With Any:							
1	63.1%	100.0%	60.0%	25.0%	50.0%	33.3%	46.9%
2	15.8	0.0	20.0	25.0	25.0	50.0	31.8
3	15.8	0.0	20.0	50.0	25.0	16.7	9.9
4	5.3	0.0	0.0	0.0	0.0	0.0	9.5
5 or More	0.0	0.0	0.0	0.0	0.0	0.0	1.9
Mean, Those Reporting Any	1.6	1.0	1.6	2.3	1.8	1.8	1.9
Number	19	4	5	4	4	6	262

NUMBER AND PERCENTAGE OF UNDERGRADUATES BY FAMILY INCOME AND TYPE OF INSTITUTION

Family Income	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
Less than $3,000	5.0%	23.3%	8.9%	6.4%	31.8%	9.4%	18.2%
$3,000 to $5,999	5.0	17.4	13.0	5.4	23.8	15.9	15.2
$6,000 to $7,499	3.3	12.1	10.6	4.1	11.0	5.1	9.0
$7,500 to $8,999	4.7	12.1	7.3	3.6	11.0	7.2	8.5
$9,000 to $11,999	7.6	17.1	14.6	8.5	10.2	11.6	13.3
$12,000 to $14,999	12.6	7.9	13.8	12.1	6.4	10.1	11.1
$15,000 to $17,999	11.1	3.9	9.8	9.3	2.8	14.6	6.4
$18.000 to $20,999	12.1	2.2	5.7	11.0	2.5	13.0	6.1
$21,000 to $24,999	10.1	2.0	6.5	9.4	0.0	5.1	5.0
$25,000 and Above	28.5	2.0	9.8	30.2	0.5	8.0	7.2
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Mean	$18,454	$7,935	$12,581	$18,360	$6,240	$12,879	$10,706
Median	$18.173	$7,153	$11,095	$18,163	$5,294	$12,237	$8,841
Number	1,129	356	123	1,061	362	138	

NUMBER AND PERCENTAGE OF FRESHMEN BY FAMILY INCOME AND TYPE OF INSTITUTION

Family Income	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
Less than $3,000	5.9%	26.1%	9.7%	7.9%	37.7%	10.3%	18.0%
$3,000 to $5,999	5.5	22.7	9.7	8.7	20.8	13.2	17.4
$6,000 to $7,499	3.8	15.9	8.0	4.4	13.0	7.4	9.0
$7,500 to $8,999	5.5	8.0	6.5	0.9	14.2	8.8	7.7
$9,000 to $11,999	6.3	13.6	22.6	7.9	5.2	13.2	12.7
$12,000 to $14,999	13.2	4.5	14.5	12.2	3.9	10.3	10.8
$15,000 to $17,999	8.7	4.5	14.5	8.3	2.6	14.7	6.4
$18,000 to $20,999	11.1	2.4	3.2	12.2	2.6	11.8	6.4
$21,000 to $24,999	11.5	1.1	4.8	9.6	0.0	5.9	5.2
$25,000 and Above	28.5	1.1	6.5	27.9	0.0	4.4	6.4
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Mean	$18,268	$6,986	$12,061	$17,701	$5,562	$12,151	$10,492
Median	$18,297	$6,113	$11,137	$17,891	$4,774	$11,340	$ 8,590
Number	288	88	62	229	77	68	887

NUMBER AND PERCENTAGE OF UNDERGRADUATES BY OCCUPATION OF FATHER AND TYPE OF INSTITUTION

Occupations	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
Clerical,Sales	10.4%	3.0%	4.9%	8.5%	6.5%	10.2%	7.5%
Craftsmen,Technical	13.5	18.0	26.8	13.6	22.6	23.4	23.3
Farmer	3.4	7.2	7.3	4.2	15.2	6.6	7.8
Laborer	5.9	25.3	11.4	4.7	23.1	2.9	14.4
Manager,Administrator	20.2	5.4	13.8	17.1	3.3	11.7	9.7
Military	7.0	5.1	8.9	3.4	3.9	7.3	6.2
Operative	5.3	15.9	12.2	5.7	14.9	13.1	12.8
Professional	23.0	8.1	4.9	30.9	3.3	14.6	7.8
Proprietor,Owner	8.3	4.2	4.1	9.4	1.5	5.8	6.2
Protective,Personal Service	3.0	7.8	5.7	2.5	5.7	4.4	4.3
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Number	1,150	334	123	1.051	336	137	1,406

NUMBER AND PERCENTAGE OF FRESHMEN
BY OCCUPATION OF FATHER AND TYPE OF INSTITUTION

Occupation	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
Clerical, Sales	9.8%	3.6%	6.5%	12.6%	6.9%	10.1%	7.2%
Craftsmen, Technical	14.2	15.7	24.2	12.6	19.4	24.6	24.6
Farmer	3.7	6.0	8.1	4.8	12.5	5.8	6.3
Laborer	5.7	24.1	11.3	7.4	22.2	4.3	14.4
Manager,Administrator	20.9	7.2	9.7	11.3	5.6	8.8	6.5
Military	8.1	9.6	8.1	2.6	4.2	8.8	6.5
Operative	5.7	10.8	16.0	6.1	16.7	14.5	13.5
Professional	22.1	6.0	6.5	31.7	1.4	15.9	8.4
Proprietor,Owner	6.1	8.5	4.8	8.3	1.4	2.9	6.0
Protective,Personal Service	3.7	8.5	4.8	2.6	9.7	4.3	4.1
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Number	296	83	62	230	72	69	902

NUMBER AND PERCENTAGE OF UNDERGRADUATES BY HIGHEST LEVEL OF EDUCATION OF FATHER AND TYPE OF INSTITUTION

Level of Education	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private.	TEC Centers
Grade School Only	7.3%	27.0%	17.8%	8.3%	33.3%	14.4%	24.0%
Some High School	12.6	26.1	22.5	11.1	32.7	17.3	28.6
Finished High School	21.8	23.2	31.0	16.5	19.7	23.0	24.2
Less than 2 Years, Vo-Tech,etc.	3.5	2.3	3.1	3.1	1.7	6.5	3.6
2 or More Years, Vo-Tech,etc.	3.6	5.2	3.1	3.3	5.9	6.5	3.0
Some College	14.8	4.9	13.1	11.0	4.2	16.5	7.9
Bachelor's Degree	22.7	6.4	3.9	25.0	1.4	10.8	4.7
Master's Degree	8.7	4.3	3.9	12.3	0.8	5.0	2.7
Doctoral Degree	4.9	0.6	1.6	9.4	0.3	0.0	1.3
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Number	1,159	345	129	1,059	355	139	1,428

NUMBER AND PERCENTAGE OF FRESHMEN
BY HIGHEST LEVEL OF EDUCATION OF FATHER AND TYPE OF INSTITUTION

Level of Education	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
Grade School Only	6.6%	27.1%	20.2%	10.3%	25.6%	15.5%	23.1%
Some High School	12.9	24.6	25.0	9.0	43.6	14.1	28.4
Finished High School	21.0	30.6	25.0	19.3	23.1	28.2	25.0
Less than 2 Years, Vo-Tech, etc.	2.3	1.2	1.6	1.7	3.8	9.9	3.8
2 or More Years, Vo-Tech, etc.	3.6	2.4	6.3	3.4	1.3	5.6	3.1
Some College	17.2	3.5	15.6	11.2	2.6	16.9	8.2
Bachelor's Degree	22.8	9.4	3.1	22.3	0.0	4.2	5.1
Master's Degree	9.6	1.2	1.6	14.2	0.0	5.6	2.2
Doctoral Degree	4.0	0.0	1.6	8.6	0.0	0.0	1.1
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Number	302	85	64	233	78	71	917

NUMBER AND PERCENTAGE OF UNDERGRADUATES BY HIGH SCHOOL PROGRAMS AND TYPE OF INSTITUTION

High School Program	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
General	19.5%	28.7%	31.8%	19.0%	39.0%	35.3%	38.0%
Academic	74.2	56.0	58.1	75.3	33.9	53.3	29.9
Agricultural	1.2	1.7	0.8	0.9	0.8	1.4	2.4
Business	3.2	7.8	6.2	2.3	17.1	5.8	17.2
Distributive Ed.	0.7	2.5	2.3	1.4	5.8	1.4	3.4
Health	0.7	0.0	0.0	0.4	0.0	0.0	2.1
Home Economics	0.3	1.1	0.0	0.3	1.7	1.4	1.4
Trade	0.2	2.2	0.8	0.4	1.7	1.4	5.6
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Number	1,161	359	129	1.065	363	139	1,450

NUMBER AND PERCENTAGE OF FRESHMEN
BY HIGH SCHOOL PROGRAMS AND TYPE OF INSTITUTION

High School Program	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
General	18.6%	28.6%	31.3%	17.4%	44.3%	35.2%	37.5%
Academic	75.8	61.5	51.5	75.8	22.8	57.8	29.2
Agricultural	1.0	1.1	1.6	0.0	0.0	1.4	2.7
Business	3.0	2.2	10.9	3.8	21.5	2.8	17.5
Distributive Ed.	0.3	4.4	3.1	1.8	2.5	0.0	4.1
Health	0.7	0.0	0.0	0.4	0.0	0.0	2.6
Home Economics	0.3	1.1	0.0	0.4	3.8	0.0	2.0
Trade	0.3	1.1	1.6	0.4	5.1	2.8	4.4
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Number	301	91	64	235	79	71	936

NUMBER AND PERCENTAGE OF UNDERGRADUATES BY HIGH SCHOOL GRADES AND TYPE OF INSTITUTION

High School Grades	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
Mostly A's	26.9%	16.9%	15.6%	38.6%	7.4%	16.0%	11.7%
Half A's and B's	28.3	33.1	25.0	25.3	31.5	9.4	25.1
Mostly B's	21.0	29.2	28.1	18.7	28.8	30.4	24.4
Half B's and C's	15.9	16.9	21.9	11.5	25.5	27.6	24.1
Mostly C's	6.0	3.1	7.8	4.4	6.3	12.3	10.5
Half C's and D's	1.4	0.3	1.6	0.8	0.5	2.9	2.8
Mostly D's	0.2	0.5	0.0	0.1	0.0	1.4	1.0
Mostly Below D	0.3	0.0	0.0	0.6	0.0	0.0	0.4
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Mean	85.2	84.6	83.2	87.0	82.6	81.2	81.8
Number	1,168	360	128	1,064	365	138	1,448

NUMBER AND PERCENTAGE OF FRESHMEN BY HIGH SCHOOL GRADES AND TYPE OF INSTITUTION

High School Grades	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
Mostly A's	28.1%	16.5%	14.3%	39.9%	6.3%	15.5%	12.2%
Half A's and B's	26.7	37.3	27.0	27.5	30.4	7.0	24.5
Mostly B's	20.1	27.5	22.2	16.3	25.3	33.8	24.2
Half B's and C's	18.5	16.5	23.8	12.9	31.7	29.6	23.0
Mostly C's	5.3	1.1	9.5	2.6	6.3	11.3	11.0
Half C's and D's	1.3	0.0	3.2	0.4	0.0	1.4	3.3
Mostly D's	0.0	1.1	0.0	0.0	0.0	1.4	1.3
Mostly Below D	0.0	0.0	0.0	0.4	0.0	0.0	0.5
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Mean	85.3	84.9	82.6	87.5	82.1	81.3	81.7
Number	303	91	63	233	79	71	935

NUMBER AND PERCENTAGE OF UNDERGRADUATES BY GRADES IN POSTSECONDARY EDUCATION AND TYPE OF INSTITUTION

Postsecondary Grades	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
Mostly A's	15.1%	6.4%	13.1%	19.1%	11.2%	17.2%	24.6%
Mostly B's	50.8	47.6	52.3	52.2	57.5	46.2	50.5
Mostly C's	32.6	45.2	33.8	27.4	31.3	35.2	23.9
Mostly D's	1.5	0.8	0.8	1.3	0.0	1.4	1.0
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Mean	2.8	2.6	2.7	2.8	2.8	2.8	2.9
Number	1,181	361	130	1,1[illegible]5	367	145	1,442

NUMBER AND PERCENTAGE OF FRESHMEN BY GRADES IN POSTSECONDARY EDUCATION AND TYPE OF INSTITUTION

Postsecondary Grades	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
Mostly A's	11.7%	6.5%	12.5%	15.8%	15.0%	12.3%	23.4%
Mostly B's	46.0	39.1	56.2	47.1	47.5	50.7	50.1
Mostly C's	38.4	53.5	31.3	33.8	37.5	37.0	25.2
Mostly D's	3.9	1.1	0.0	3.3	0.0	0.0	1.3
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Mean	2.6	2.5	2.8	2.7	2.7	2.7	2.9
Number	307	92	64	240	80	73	931

NUMBER AND PERCENTAGE OF UNDERGRADUATES BY PROGRAMS OF STUDY AND TYPE OF INSTITUTION

Program of Study	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
Agricultural Sciences	1.4%	1.7%	1.6%	0.2%	0.3%	1.4%	2.7%
Business Administration	22.9	21.3	19.4	15.2	26.4	12.6	31.8
Humanities, Social Sciences	17.7	10.5	17.8	26.3	34.0	9.8	5.3
Physical Sciences, Mathematics	11.0	9.9	7.0	10.9	6.3	2.8	1.2
Engineering, Architecture	10.1	7.5	2.3	0.3	1.0	2.1	13.9
Education	15.2	36.4	20.1	24.4	21.2	20.3	1.8
Nursing	4.3	1.1	7.0	0.9	1.0	4.9	1.8
Health Professions	5.7	5.0	3.9	4.3	1.9	4.9	8.6
Law	0.9	2.2	2.3	1.9	4.1	7.7	2.1
Other	10.8	4.4	18.6	15.6	3.8	33.5	30.8
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Number	1,184	362	129	1,124	368	143	1,457

NUMBER AND PERCENTAGE OF FRESHMEN BY PROGRAMS OF STUDY AND TYPE OF INSTITUTION

Program of Study	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
Agricultural Sciences	0.3%	2.2%	1.6%	0.0%	0.0%	0.0%	2.3%
Business Administration	23.5	17.5	19.0	15.5	39.5	11.0	30.2
Humanities, Social Sciences	13.7	12.1	7.9	13.1	15.8	9.6	4.5
Physical Sciences, Mathematics	10.1	12.1	6.3	11.4	5.3	4.1	1.7
Engineering, Architecture	9.5	8.8	3.2	0.8	3.9	2.7	13.5
Education	11.8	24.2	15.9	15.5	13.2	17.8	2.2
Nursing	5.2	2.2	9.5	0.4	2.6	5.5	1.8
Health Professions	5.6	7.7	4.8	6.9	1.3	5.5	9.5
Law	1.3	5.5	3.2	2.9	9.2	5.5	1.8
Other	19.0	7.7	28.6	33.5	9.2	38.3	32.5
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Number	306	91	63	245	76	73	937

NUMBER AND PERCENTAGE OF UNDERGRADUATES BY DEGREE PLANS AND TYPE OF INSTITUTION

Degree Plan	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
Doctoral Degree	16.2%	19.6%	15.6%	20.5%	22.2%	11.1%	2.9%
Master's Degree	37.4	45.3	32.8	39.3	43.2	31.3	9.5
Bachelor's Degree	43.3	33.7	34.5	38.7	32.4	40.2	16.9
Certificate Program	0.9	0.6	2.3	0.8	1.4	1.4	15.1
Associate Degree	2.2	0.8	14.8	0.7	0.8	16.0	55.6
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Number	1,176	362	128	1,117	370	144	1,467

NUMBER AND PERCENTAGE OF FRESHMEN
BY DEGREE PLANS AND TYPE OF INSTITUTION

Degree Plan	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
Doctoral Degree	14.2%	19.6%	14.5%	24.5%	17.5%	11.1%	3.2%
Master's Degree	32.3	44.6	32.3	31.0	51.2	31.9	8.4
Bachelor's Degree	48.2	34.7	33.9	40.7	25.0	45.9	14.5
Certificate Program	1.3	0.0	4.8	2.1	3.8	1.4	18.3
Associate Degree	4.0	1.1	14.5	1.7	2.5	9.7	55.6
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Number	303	92	62	241	80	72	947

NUMBER AND PERCENTAGE OF UNDERGRADUATE RESPONSES TO "HOW WERE YOU ADMITTED TO THIS INSTITUTION?", BY TYPE OF INSTITUTION

Method of Admission	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
First Time Freshman	76.5%	91.1%	76.7%	82.0%	86.5%	90.3%	81.8%
Transfer, In-State Public College	10.9	3.4	3.9	7.8	7.2	6.2	7.4
Transfer, In-State Private College	3.6	1.4	5.4	3.2	0.6	0.7	1.6
Transfer, Out-of-State Institution	6.9	2.4	8.5	5.7	1.8	1.4	3.5
Graduate of 4-Yr Institution	0.6	0.3	1.6	0.6	1.1	1.4	0.6
Other	1.5	1.4	3.9	0.7	2.8	0.7	5.1
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Number	1,175	360	129	1,110	362	145	1,465

NUMBER AND PERCENTAGE OF FRESHMEN RESPONSES TO "HOW WERE YOU ADMITTED TO TH INSTITUTION?", BY TYPE OF INSTITUTION

Method of Admission	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
First Time Freshman	88.9%	95.6%	81.0%	97.6%	96.1%	97.3%	85.4%
Transfer, In-State Public College	6.5	2.2	3.2	0.8	1.3	1.4	5.5
Transfer, In-State Private College	0.0	0.0	1.6	0.0	0.0	0.0	1.2
Transfer, Out-of-State Institution	2.3	0.0	6.3	0.8	1.3	1.4	2.5
Graduate of 4-Yr Institution	1.0	1.1	1.6	0.4	1.3	0.0	0.4
Other	1.3	1.1	6.3	0.4	0.0	0.0	5.0
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Number	305	91	64	240	80	73	945

NUMBER AND PERCENTAGE OF UNDERGRADUATE PLANS TO RETURN TO CURRENT INSTITUTION NEXT YEAR BY TYPE OF INSTITUTION

Plan to Return	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
Yes	81.7%	81.0%	58.5%	75.6%	68.2%	49.0%	77.6%
No, Will Graduate	12.8	13.5	6.2	18.5	20.5	19.3	15.9
No, Will Stop Out	0.7	2.2	2.3	0.8	2.2	0.0	2.0
No, Will Drop Out	0.3	0.0	1.5	0.4	2.5	0.7	0.6
Transferring to In-State 4-Yr Public	2.6	0.8	29.2	2.4	4.4	20.0	2.5
Transferring to In-State 4-Yr Private	0.1	0.0	0.0	0.1	0.0	5.4	0.4
Transferring to Out-State 4-Yr Public	1.0	1.1	1.5	1.1	1.4	1.4	0.2
Transferring to Out-State 4-Yr Private	0.4	0.3	0.8	0.3	0.3	1.4	0.3
Transferring to Another Institution	0.4	1.1	0.0	0.8	0.5	2.8	0.5
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Number	1,181	363	130	1,122	366	145	1,465

NUMBER AND PERCENTAGE OF FRESHMEN PLANS TO RETURN TO CURRENT INSTITUTION NEXT YEAR BY TYPE OF INSTITUTION

Plan to Return	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
Yes	90.5%	91.2%	82.8%	88.1%	69.5%	83.5%	84.0%
No, Will Graduate	3.0	2.2	1.6	1.2	3.8	1.4	9.6
No, Will Stop Out	0.3	1.1	0.0	0.8	5.1	0.0	2.4
No, Will Drop Out	0.3	0.0	1.6	0.8	3.8	0.0	0.8
Transferring to an In-State 4-Yr Public	3.9	2.2	12.4	5.0	11.4	9.6	2.0
Transferring to an In-State 4-Yr Private	0.0	0.0	0.0	0.4	0.0	2.7	0.4
Transferring to an Out-State 4-Yr Public	1.0	1.1	0.0	1.7	3.8	1.4	0.2
Transferring to an Out-State 4-Yr Private	0.7	1.1	1.6	0.8	1.3	0.0	0.2
Transferring to Another Institution	0.3	1.1	0.0	1.2	1.3	1.4	0.4
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Number	304	92	64	241	79	73	945

NUMBER AND PERCENTAGE OF UNDERGRADUATE DEGREE OF SATISFACTION WITH CURRENT INSTITUTION BY TYPE OF INSTITUTION

Degree of Satisfaction	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
Completely Satisfied	21.6%	10.6%	29.4%	24.1%	4.7%	21.1%	22.6%
Satisfied	56.3	48.6	58.7	53.2	35.5	48.0	54.3
Indifferent	13.1	25.3	8.7	11.8	26.5	20.4	14.9
Unsatisfied	7.4	13.6	3.2	9.3	26.3	7.0	6.8
Completely Unsatisfied	1.6	1.9	0.0	1.6	7.0	3.5	1.4
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Number	1,179	360	126	1,114	358	142	1,450

NUMBER AND PERCENTAGE OF FRESHMEN DEGREE OF SATISFACTION WITH CURRENT INSTITUTION BY TYPE OF INSTITUTION

Degree of Satisfaction	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
Completely Satisfied	21.6%	12.1%	27.0%	26.6%	10.0%	23.6%	25.1%
Satisfied	58.7	51.6	58.7	49.2	23.8	38.9	54.1
Indifferent	11.5	24.2	12.7	14.6	23.8	25.0	13.4
Unsatisfied	7.5	11.0	1.6	9.2	35.0	9.7	6.0
Completely Satisfied	0.7	1.1	0.0	0.4	7.4	2.8	1.4
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Number	305	91	63	240	80	72	934

NUMBER AND PERCENTAGE OF UNDERGRADUATE TUITION AND FEES EXPENSES BY TYPE OF INSTITUTION

Tuition and Fees	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
$1 to $200	2.6%	12.3%	3.2%	2.7%	5.6%	0.7%	19.6%
$201 to $400	13.6	30.4	36.5	1.4	3.4	1.4	49.4
$401 to $600	14.5	17.2	8.7	1.0	2.0	7.2	17.1
$601 to $1,000	43.4	22.6	46.0	4.3	15.7	19.4	9.7
$1,001 to $1,500	7.8	8.3	3.2	5.6	11.2	29.6	2.4
$1,501 to $2,000	13.5	7.4	0.8	11.4	19.3	24.5	0.7
$2,001 to $2,500	2.2	1.4	0.8	23.3	9.2	11.5	0.1
$2,501 to $3,000	1.7	0.3	0.8	21.0	10.1	5.0	0.5
$3,000 and Above	0.7	0.0	0.0	29.3	23.5	0.7	0.5
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Mean	$916	$645	$618	$2,440	$1,938	$1,416	$408
Number	1,144	349	126	1,058	357	139	1,390

NUMBER AND PERCENTAGE OF FRESHMEN BY TUITION AND FEES EXPENSES AND TYPE OF INSTITUTION

Tuition and Fees	4-Yr White Publics	4-Yr Black Public	USC Regional	4-Yr White Privates	4-Yr Black Privates	2-Yr Privates	TEC Centers
$1 to $200	4.1%	14.0%	4.8%	1.3%	9.9%	0.0%	22.2%
$201 to $400	13.7	20.9	34.9	1.3	5.6	1.4	47.7
$401 to $600	13.7	15.1	9.5	1.3	4.2	1.4	16.1
$601 to $1,000	38.9	23.3	44.4	6.0	9.9	27.2	9.8
$1,001 to $1,500	8.5	9.3	3.2	6.0	7.0	21.4	2.0
$1,501 to $2,000	16.7	15.1	0.0	14.2	14.1	28.6	0.9
$2,001 to $2,500	2.0	2.3	1.6	23.3	5.6	12.9	0.2
$2,501 to $3,000	1.7	0.0	1.6	12.9	11.3	7.1	0.5
$3,000 and Above	0.7	0.0	0.0	33.6	32.4	0.0	0.6
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Mean	$941	$772	$632	$2,440	$2,032	$1,482	$403
Number	293	86	63	232	71	70	887

NUMBER AND PERCENTAGE OF UNDERGRADUATES BY COST OF BOOKS AND SUPPLIES AND TYPE OF INSTITUTION

Cost of Books and Supplies	4-Yr White Publics	4-Yr Black Public	USC Regional	4-Yr White Privates	4-Yr Black Privates	2-Yr Privates	TEC Centers
$1 to $200	65.4%	77.4%	84.5%	76.2%	78.3%	85.1%	73.2%
$201 to $400	26.6	19.5	13.9	20.3	16.3	12.8	20.6
$401 to $600	2.7	2.3	0.0	1.9	2.9	0.7	4.5
$601 to $1,000	1.3	0.8	1.6	1.1	1.7	0.7	1.4
$1,001 and Above	4.0	0.0	0.0	0.5	0.6	0.7	0.3
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Mean	$219	$154	$139	$161	$163	$142	$172
Number	1,160	353	122	1,077	343	141	1,367

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NUMBER AND PERCENTAGE OF FRESHMEN BY COST OF BOOKS AND SUPPLIES AND TYPE OF INSTITUTION

Cost of Books and Supplies	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
$1 to $200	68.8%	75.3%	83.1%	78.6%	83.1%	78.6%	74.7%
$201 to $400	14.6	19.1	16.9	18.5	9.9	18.6	19.8
$401 to $600	1.0	3.4	0.0	1.7	4.2	1.4	4.2
$601 to $1,000	1.0	2.2	0.0	0.9	2.8	0.0	1.0
$1,001 and Above	14.6	0.0	0.0	0.4	0.0	1.4	0.3
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Mean	$308	$167	$134	$155	$156	$159	$168
Number	301	89	59	232	71	70	863

NUMBER AND PERCENTAGE OF UNDERGRADUATES BY RESIDENCE DURING THE ACADEMIC YEAR AND TYPE OF INSTITUTION

Residence	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
With Parents, Relatives	22.7%	14.7%	76.9%	12.5%	18.5%	20.9%	56.6%
College Dormitory	54.3	77.3	4.6	79.7	65.1	66.0	2.5
Fraternity, Sorority	2.8	0.0	0.0	0.5	0.8	0.0	0.3
Off-Campus Housing With Others	9.9	6.1	7.7	3.3	12.9	4.1	12.4
Off-Campus Alone Or With Spouse	10.3	1.9	10.8	4.0	2.7	9.0	28.2
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Number	1,184	361	130	1,117	367	144	1,442

NUMBER AND PERCENTAGE OF FRESHMEN BY RESIDENCE DURING THE ACADEMIC YEAR AND TYPE OF INSTITUTION

Residence	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
With Parents, Relatives	28.3%	8.7%	84.3%	11.7%	28.8%	16.4%	60.2%
College Dormitory	59.6	85.9	1.6	86.7	65.0	74.0	2.4
Fraternity, Sorority	1.0	0.0	0.0	0.0	0.0	0.0	0.3
Off-Campus Housing With Others	4.6	3.3	4.7	1.2	6.2	4.1	10.9
Off-Campus Alone Or With Spouse	6.5	1.1	9.4	0.4	0.0	5.5	26.2
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Number	307	92	64	241	80	73	935

NUMBER AND PERCENTAGE OF UNDERGRADUATES BY COST OF ROOM AND BOARD AND TYPE OF INSTITUTION

Room and Board	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
$1 to $200	4.9%	5.7%	30.0%	4.4%	15.7%	8.0%	20.5%
$201 to $400	11.4	24.8	5.0	6.9	6.9	17.7	10.6
$401 to $600	17.4	24.8	17.5	7.3	17.0	15.9	7.3
$601 to $1,000	38.3	29.9	17.5	20.9	34.6	15.9	26.8
$1,001 to $1,500	16.2	10.9	2.5	22.7	12.4	39.8	11.3
$1,501 to $2,000	4.6	2.6	12.5	24.4	10.4	0.9	7.0
$2,001 to $2,500	2.7	0.6	7.5	9.2	2.0	1.8	4.5
$2,501 to $3,000	2.0	0.0	2.5	1.9	0.0	0.0	3.3
$3,000 and Above	2.5	0.6	5.0	2.3	1.0	0.0	8.6
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Mean	$918	$661	$935	$1,279	$815	$821	$1,063
Number	918	314	40	932	306	113	752

NUMBER AND PERCENTAGE OF FRESHMEN BY COST OF ROOM AND BOARD AND TYPE OF INSTITUTION

Room and Board	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
$1 to $200	8.0%	10.7%	42.0%	5.3%	24.6%	11.7%	21.7%
$201 to $400	16.7	27.3	5.3	7.2	14.8	18.3	11.2
$401 to $600	18.5	17.9	26.3	7.2	16.4	11.7	7.8
$601 to $1,000	33.8	31.0	10.5	23.6	23.0	10.0	25.7
$1,001 to $1,500	15.3	10.7	5.3	21.2	13.1	46.7	11.4
$1,501 to $2,000	4.1	1.2	0.0	21.6	6.6	0.0	7.2
$2,001 to $2,500	0.9	1.2	0.0	9.1	0.0	1.6	3.4
$2,501 to $3,000	0.0	0.0	5.3	2.1	0.0	0.0	3.8
$3,000 and Above	2.7	0.0	5.3	1.9	1.5	0.0	7.8
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Mean	$798	$611	$668	$1,247	$671	$823	$1,027
Number	222	84	19	208	61	60	475

NUMBER AND PERCENTAGE OF UNDERGRADUATES BY DISTANCE FROM CAMPUSES AND TYPE OF INSTITUTION

Distance from Campus	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
Live on Campus	56.5%	71.7%	3.0%	77.7%	58.8%	63.4%	2.2%
Under 1 Mile	6.1	8.6	8.5	4.5	13.0	0.7	4.1
1 to 3 Miles	5.8	10.5	16.9	3.8	9.2	2.2	9.6
3 to 5 Miles	5.2	3.3	11.5	2.0	6.5	3.4	11.6
5 to 10 Miles	9.0	1.4	16.2	2.2	4.6	11.0	18.8
10 to 15 Miles	5.9	1.7	15.4	2.5	1.4	4.8	15.4
15 to 25 Miles	5.7	0.0	20.0	2.9	1.6	10.3	18.9
More than 25 Miles	5.7	2.8	8.5	4.4	4.9	4.1	19.4
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Mean	10.6	5.4	10.8	11.4	6.8	13.5	13.9
Number	1,183	361	130	1,119	369	145	1,461

NUMBER AND PERCENTAGE OF FRESHMEN BY DISTANCE FROM CAMPUSES AND TYPE OF INSTITUTION

Distance from Campus	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
Live on Campus	60.4%	84.6%	4.7%	84.0%	64.6%	69.9%	2.3%
Under 1 Mile	4.2	3.3	4.7	2.5	10.1	0.0	3.9
1 to 3 Miles	3.9	6.6	14.1	2.1	7.6	0.0	9.7
3 to 5 Miles	4.2	2.2	9.4	0.8	2.5	4.1	10.7
5 to 10 Miles	7.8	0.0	17.2	1.2	5.1	11.0	19.5
10 to 15 Miles	7.5	0.0	14.1	1.2	0.0	4.1	15.9
15 to 25 Miles	6.5	0.0	25.0	2.1	0.0	6.8	18.4
More than 25 Miles	5.5	3.3	10.8	6.1	10.1	4.1	19.6
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Mean	12.0	8.0	12.6	16.2	10.5	13.6	14.0
Number	307	91	64	243	79	73	948

NUMBER AND PERCENTAGE OF UNDERGRADUATES BY TRANSPORTATION COST AND TYPE OF INSTITUTION

Transportation Cost	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
$1 to $200	51.2%	72.3%	49.2%	53.8%	63.2%	58.1%	49.7%
$201 to $400	26.0	19.4	25.9	26.4	19.0	25.6	23.5
$401 to $600	11.0	5.1	8.6	10.7	10.1	8.6	12.3
$601 to $1,000	7.4	2.9	10.3	6.5	4.6	2.3	9.8
$1,001 to $1,500	3.3	0.0	4.3	2.3	2.3	2.3	3.2
$1,501 and Above	1.1	0.3	1.7	0.3	1.0	3.1	1.5
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Mean	$305	$185	$337	$272	$253	$280	$326
Number	1,075	314	116	1,013	306	129	1,355

NUMBER AND PERCENTAGE OF FRESHMEN BY TRANSPORTATION COST AND TYPE OF INSTITUTION

Transportation Cost	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
$1 to $200	57.1%	75.0%	52.2%	63.2%	74.1%	59.1%	51.4%
$201 to $400	24.8	15.8	28.8	21.9	10.4	22.7	25.3
$401 to $600	9.8	2.6	6.8	10.2	10.4	9.1	10.5
$601 to $1,000	4.5	6.6	10.2	4.2	1.7	0.0	8.6
$1,001 to $1,500	3.0	0.0	1.7	0.5	1.7	3.0	2.7
$1,501 and Above	0.8	0.0	0.0	0.0	1.7	6.1	1.5
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Mean	$267	$188	$275	$219	$222	$317	$308
Number	266	76	59	215	58	66	864

NUMBER AND PERCENTAGE OF UNDERGRADUATES BY PERSONAL EXPENSES AND TYPE OF INSTITUTION

Personal Expenses	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
$1 to $200	26.9%	43.1%	44.2%	24.6%	33.6%	34.3%	36.2%
$201 to $400	27.1	32.1	25.0	28.5	30.2	33.6	26.8
$401 to $600	22.2	18.0	18.3	19.1	20.2	15.7	15.8
$601 to $1,000	15.8	5.6	7.6	18.3	8.5	9.3	11.2
$1,001 to $1,500	4.3	0.6	3.3	5.1	3.7	5.0	3.8
$1,501 to $2,000	1.9	0.3	0.8	2.3	2.3	0.7	1.2
$2,001 to $2,500	0.8	0.3	0.8	0.6	0.3	1.4	1.2
$2,501 to $3,000	0.5	0.0	0.0	0.3	0.3	0.0	0.7
$3,000 and Above	0.5	0.0	0.0	1.2	0.9	0.0	1.0
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Mean	$483	$293	$346	$520	$424	$395	$443
Number	1,148	355	120	1,093	351	140	1,363

NUMBER AND PERCENTAGE OF FRESHMEN
BY PERSONAL EXPENSES
AND TYPE OF INSTITUTION

Personal Expenses	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
$1 to $200	31.5%	43.2%	45.0%	28.3%	47.2%	33.3%	36.6%
$201 to $400	26.0	31.9	25.0	30.4	31.9	34.7	29.5
$401 to $600	18.5	19.3	21.7	21.3	15.3	15.3	16.4
$601 to $1,000	17.8	3.4	3.3	13.3	1.4	11.1	10.7
$1,001 to $1,500	3.1	1.1	3.3	2.9	2.8	2.8	3.7
$1,501 to $2,000	0.7	1.1	0.0	2.2	0.0	1.4	0.9
$2,001 to $2,500	1.4	0.0	1.7	0.4	0.0	1.4	0.9
$2,501 to $3,000	0.7	0.0	0.0	0.4	1.4	0.0	0.6
$3,000 and Above	0.3	0.0	0.0	0.8	0.0	0.0	0.7
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Mean	$457	$297	$334	$455	$304	$393	$415
Number	292	88	60	240	72	72	877

NUMBER AND PERCENTAGE OF UNDERGRADUATES BY PARENTAL CONTRIBUTIONS AND TYPE OF INSTITUTION

Parental Contribution	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
None	20.4%	21.3%	33.8%	11.7%	22.6%	22.5%	52.3%
$1 to $200	14.5	42.1	25.4	16.2	39.6	17.6	16.8
$201 to $400	8.3	15.5	8.6	10.6	11.3	14.1	9.2
$401 to $600	9.1	8.0	9.2	10.1	11.9	12.0	7.3
$601 to $1,000	13.4	7.2	9.2	8.9	5.4	12.8	6.6
$1,001 to $1,500	7.7	1.7	6.2	5.3	3.0	6.3	3.0
$1,501 to $2,000	6.8	1.1	1.5	5.4	0.8	1.4	1.6
$2,001 to $2,500	6.6	1.1	1.5	2.9	0.8	5.6	0.5
$2,501 to $3,000	4.9	1.4	1.5	4.3	1.1	2.1	0.6
$3,000 and Above	8.3	0.6	3.1	24.6	3.5	5.6	2.0
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Mean, All Students	$980	$309	$459	$1,376	$398	$707	$298
Mean, Reporting Any	$1,232	$393	$694	$1,558	$514	$912	$625
Number	1,175	361	130	1,112	371	142	1,444

NUMBER AND PERCENTAGE OF FRESHMEN BY PARENTAL CONTRIBUTIONS AND TYPE OF INSTITUTION

Parental Contribution	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
None	17.5%	24.4%	26.6%	8.3%	23.5%	18.3%	48.9%
$1 to $200	15.5	41.1	29.7	18.6	49.4	15.5	18.9
$201 to $400	9.2	21.1	6.3	10.7	11.1	15.5	9.6
$401 to $600	9.6	5.6	12.5	9.9	7.4	12.8	8.0
$601 to $1,000	12.9	5.6	7.8	9.5	3.7	16.9	6.7
$1,001 to $1,500	7.6	0.0	7.8	6.2	1.2	5.6	2.9
$1,501 to $2,000	7.3	0.0	1.6	6.2	1.2	2.8	2.0
$2,001 to $2,500	6.9	1.1	1.6	2.5	2.5	7.0	0.3
$2,501 to $3,000	5.3	1.1	3.1	5.0	0.0	2.8	0.5
$3,000 and Above	8.3	0.0	3.1	23.1	0.0	2.8	2.2
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Mean, All Students	$1,006	$232	$529	$1,365	$242	$715	$310
Mean, Reporting Any	$1,219	$307	$720	$1,487	$316	$875	$607
Number	303	90	64	242	81	71	930

NUMBER AND PERCENTAGE OF UNDERGRADUATES BY EXPECTED PARENTAL CONTRIBUTIONS AND TYPE OF INSTITUTION

Expected Parental Contributions	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
None	17.4%	74.1%	43.0%	20.1%	84.4%	32.5%	51.6%
$1 to $200	3.7	5.2	2.8	4.8	2.9	10.0	7.6
$201 to $400	1.9	3.9	0.9	2.6	2.9	2.6	1.0
$401 to $600	4.7	2.9	10.3	3.9	2.0	5.0	7.5
$601 to $1,000	8.0	3.6	10.3	6.6	4.6	10.0	4.5
$1,001 to $1,500	13.4	3.2	11.2	11.9	0.7	13.3	8.8
$1,501 to $2,000	11.9	3.6	4.7	11.9	1.6	10.8	5.5
$2,001 to $2,500	8.6	0.6	5.6	6.8	0.0	2.5	1.8
$2,501 to $3,000	6.5	0.6	4.7	7.9	0.7	3.3	3.6
$3,000 and Above	23.9	2.3	6.5	23.5	0.3	10.0	8.1
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Mean, All Students	$1,680	$274	$845	$1,634	$124	$977	$715
Mean, Reporting Any	$2,034	$1,059	$1,482	$2,046	$793	$1,447	$1,476
Number	999	309	107	1,008	307	120	1,033

NUMBER AND PERCENTAGE OF FRESHMEN BY EXPECTED PARENTAL CONTRIBUTIONS AND TYPE OF INSTITUTION

Expected Parental Contributions	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
None	22.8%	80.0%	37.9%	24.8%	90.3%	32.2%	53.8%
$1 to $200	1.5	5.0	3.4	4.9	0.0	13.6	7.1
$201 to $400	1.1	1.3	1.7	2.2	2.8	1.7	0.6
$401 to $600	4.1	1.3	13.8	3.2	1.4	6.8	6.3
$601 to $1,000	6.0	5.0	12.1	7.5	2.8	8.4	4.9
$1,001 to $1,500	14.2	1.3	13.8	11.5	0.0	15.3	8.8
$1,501 to $2,000	11.2	5.0	5.2	11.5	2.8	10.2	5.9
$2,001 to $2,500	10.1	1.3	3.4	4.4	0.0	0.0	1.8
$2,501 to $3,000	6.4	0.0	3.4	8.8	0.0	3.4	3.5
$3,000 and Above	22.5	0.0	5.2	21.2	0.0	8.4	7.3
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Mean, All Students	$1,637	$186	$791	$1,519	$86	$879	$687
Mean, Reporting Any	$2,122	$930	$1,274	$2,019	$886	$1,296	$1,487
Number	267	80	58	226	72	59	680

NUMBER AND PERCENTAGE OF UNDERGRADUATES BY EXPECTED PARENTAL CONTRIBUTIONS UP TO COST AND TYPE OF INSTITUTION

Amount	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
None	17.7%	74.1%	43.0%	20.3%	84.4%	33.3%	52.4%
$1 to $200	4.0	5.5	3.7	5.3	3.3	9.2	7.7
$201 to $400	2.8	3.9	0.9	3.5	2.9	3.3	4.3
$401 to $600	6.2	2.9	15.0	4.3	2.0	5.0	10.3
$601 to $1,000	11.4	5.5	13.1	7.1	4.4	10.0	8.6
$1,001 to $1,500	18.2	3.9	10.3	12.3	1.0	14.2	9.2
$1,501 to $2,000	14.6	3.2	8.4	12.3	1.3	13.3	4.0
$2,001 to $2,500	10.3	1.0	0.9	6.6	0.0	2.5	1.3
$2,501 to $3,000	6.9	0.0	2.8	8.7	0.7	1.7	1.0
$3,000 and Above	8.0	0.0	1.9	19.6	0.0	7.5	1.2
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Mean, All Students	$1,319	$203	$625	$1,537	$111	$899	$422
Mean, Reporting Any	$1,601	$783	$1,096	$1,929	$712	$1,349	$886
Number	999	309	107	1,008	307	120	1,033

NUMBER AND PERCENTAGE OF FRESHMEN BY EXPECTED PARENTAL CONTRIBUTIONS UP TO COST AND TYPE OF INSTITUTION

Amount	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
None	23.2%	80.0%	37.9%	24.8%	90.3%	32.2%	55.3%
$1 to $200	1.9	5.0	5.2	5.3	1.4	13.6	7.0
$201 to $400	3.0	1.3	1.7	2.7	2.8	1.7	4.1
$401 to $600	5.6	1.3	19.0	3.1	1.4	6.8	9.4
$601 to $1,000	8.6	5.0	13.8	8.0	2.8	10.2	9.0
$1,001 to $1,500	18.7	2.5	13.8	11.9	0.0	15.3	9.3
$1,501 to $2,000	13.9	3.8	5.2	12.4	1.4	8.5	3.7
$2,001 to $2,500	10.9	1.3	1.7	4.9	0.0	1.7	0.9
$2,501 to $3,000	7.9	0.0	0.0	8.8	0.0	3.4	0.7
$3,000 and Above	6.3	0.0	1.7	18.1	0.0	6.8	0.9
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Mean, All Students	$1,268	$180	$578	$1,447	$63	$842	$389
Mean, Reporting Any	$1,652	$900	$931	$1,923	$650	$1,241	$865
Number	267	80	58	226	72	59	680

NUMBER AND PERCENTAGE OF UNDERGRADUATES RECEIVING SUPPORT FROM SPOUSE BY TYPE OF INSTITUTION

Support from Spouse	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
$1 to $200	19.2%	42.3%	31.6%	9.5%	34.7%	18.8%	21.3%
$201 to $400	9.1	34.6	0.0	19.0	24.5	25.0	13.1
$401 to $600	10.0	7.7	26.3	7.9	12.2	6.3	10.4
$601 to $1,000	15.5	7.7	10.5	17.5	18.4	6.3	12.3
$1,001 to $1,500	4.5	7.7	5.3	6.4	2.0	0.0	7.1
$1,501 to $2,000	4.5	0.0	0.0	6.4	4.1	6.3	4.9
$2,001 to $2,500	0.9	0.0	0.0	4.8	0.0	0.0	3.3
$2,501 to $3,000	4.5	0.0	5.3	7.9	0.0	0.0	3.3
$3,000 and Above	31.8	0.0	21.0	20.6	4.1	37.3	24.3
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Mean, Reporting Any	$1,616	$342	$1,195	$1,484	$556	$1,597	$1,402
Mean, All Students	$149	$24	$174	$83	$73	$176	$254
Percent Reporting Any	9.2%	7.1%	14.6%	5.6%	13.1%	11.0%	18.1%
Number	110	26	19	63	49	16	268

NUMBER AND PERCENTAGE OF FRESHMEN RECEIVING SUPPORT FROM SPOUSE BY TYPE OF INSTITUTION

Support from Spouse	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
$1 to $200	29.4%	50.0%	44.4%	16.7%	50.0%	14.3%	24.7%
$201 to $400	11.8	25.0	0.0	33.3	40.0	28.6	12.6
$401 to $600	5.9	0.0	11.1	16.7	0.0	14.3	8.6
$601 to $1,000	23.5	0.0	11.1	16.7	10.0	14.3	12.6
$1,001 to $1,500	0.0	25.0	11.1	16.7	0.0	0.0	6.9
$1,501 to $2,000	0.0	0.0	0.0	0.0	0.0	14.3	6.3
$2,001 to $2,500	0.0	0.0	0.0	0.0	0.0	0.0	2.3
$2,501 to $3,000	5.9	0.0	0.0	0.0	0.0	0.0	2.9
$3,000 and Above	23.5	0.0	22.2	0.0	0.0	14.3	23.1
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Mean, Reporting Any	$1,268	$438	$1,106	$542	$250	$1,036	$1,339
Mean, All Students	$70	$38	$156	$9	$31	$99	$244
Percent Reporting Any	5.5%	8.6%	14.1%	1.6%	12.3%	9.6%	18.2%
Number	17	8	9	5	10	7	174

NUMBER AND PERCENTAGE OF UNDERGRADUATES RECEIVING SUPPORT FROM PERSONAL SAVINGS BY TYPE OF INSTITUTION

Support from Personal Savings	4-Yr White Public.	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
$1 to $200	40.1%	63.9%	41.9%	36.3%	52.9%	43.9%	43.5%
$201 to $400	15.1	15.1	16.2	20.8	20.2	20.3	18.0
$401 to $600	11.3	10.1	11.3	9.7	10.1	10.9	12.5
$601 to $1,000	13.4	5.9	17.8	10.8	2.5	10.9	12.1
$1,001 to $1,500	6.9	2.5	1.6	7.7	2.5	4.7	5.7
$1,501 to $2,000	4.1	0.0	4.8	3.6	1.7	3.1	2.0
$2,001 to $2,500	1.8	0.0	1.6	3.4	3.4	3.1	1.1
$2,5001 to $3,000	1.6	0.8	1.6	2.0	5.9	0.0	0.9
$3,000 and Above	5.7	1.7	3.2	5.7	0.8	3.1	4.2
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Mean, Reporting Any	$694	$320	$587	$724	$512	$540	$561
Mean, All Students	$356	$105	$280	$392	$163	$238	$206
Percent Reporting Any	51.3%	32.7%	47.7%	54.1%	31.9%	44.1%	36.8%
Number	610	119	62	611	119	64	545

NUMBER AND PERCENTAGE OF FRESHMEN RECEIVING SUPPORT FROM PERSONAL SAVINGS BY TYPE OF INSTITUTION

Support from Personal Savings	4-Yr White Publics	4-Yr Black Public	USC Regional	4-Yr White Privates	4-Yr Black Privates	2-Yr Privates	TEC Centers
$1 to $200	39.9%	72.4%	33.3%	38.2%	61.3%	41.9%	42.5%
$201 to $400	13.1	13.8	18.2	23.0	19.4	16.1	18.2
$401 to $600	9.3	10.3	12.1	6.6	9.7	16.1	14.2
$601 to $1,000	13.1	3.5	21.2	10.5	0.0	16.1	12.0
$1,001 to $1,500	7.7	0.0	3.0	8.6	3.2	6.6	6.0
$1,501 to $2,000	5.5	0.0	3.0	3.3	0.0	0.0	1.0
$2,001 to $2,500	0.5	0.0	3.0	2.6	3.2	3.2	0.9
$2,501 to $3,000	2.7	0.0	3.0	0.0	3.2	0.0	0.9
$3,000 and Above	8.2	0.0	3.0	7.2	0.0	0.0	4.3
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Mean, Reporting Any	$798	$193	$667	$701	$369	$453	$551
Mean, All Students	$476	$61	$344	$433	$141	$193	$203
Percent Reporting Any	59.6%	31.5%	51.5%	61.8%	38.3%	42.5%	36.8%
Number	183	29	33	152	31	31	351

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NUMBER AND PERCENTAGE OF UNDERGRADUATES
BY OFF-CAMPUS SUMMER EARNINGS
AND TYPE OF INSTITUTION

Off-Campus Summer Earnings	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
$1 to $200	9.6%	25.2%	10.0%	11.2%	17.8%	9.1%	11.7%
$201 to $400	11.4	19.4	18.6	11.2	20.3	13.6	9.2
$401 to $600	11.0	22.3	18.6	15.5	21.2	18.2	14.6
$601 to $1,000	23.3	20.1	18.6	25.1	19.5	31.8	15.8
$1,001 to $1,500	20.8	5.8	11.4	18.4	8.5	15.9	12.6
$1,501 to $2,000	9.8	2.9	7.1	9.2	8.5	2.3	5.7
$2,001 to $2,500	6.5	2.2	2.9	4.4	2.5	1.1	5.1
$2,501 to $3,000	2.4	0.7	1.4	1.5	1.7	2.3	3.8
$3,000 and Above	5.2	1.4	11.4	3.5	0.0	5.7	21.5
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Mean, Reporting Any	$1,111	$597	$1,079	$975	$699	$921	$1,465
Mean, All Students	$788	$228	$581	$694	$221	$559	$1,000
Percent Reporting Any	70.9%	38.2%	53.8%	71.2%	31.6%	60.7%	46.1%
Number	844	139	70	804	118	88	683

NUMBER AND PERCENTAGE OF FRESHMEN
BY OFF-CAMPUS SUMMER EARNINGS
AND TYPE OF INSTITUTION

Off-Campus Summer Earnings	4-Yr White Publics	4-Yr Black Public	USC Regional	4-Yr White Privates	4-Yr Black Privates	2-Yr Privates	TEC Centers
$1 to $200	14.6%	30.8%	12.5%	13.9%	38.8%	9.3%	12.2%
$201 to $400	14.2	19.2	22.5	13.9	27.8	14.0	10.3
$401 to $600	12.8	26.9	20.0	21.7	11.0	23.3	14.9
$601 to $1,000	23.0	11.5	17.5	24.7	5.6	34.9	17.7
$1,001 to $1,500	17.7	3.8	5.0	15.1	5.6	9.3	12.9
$1,501 to $2,000	7.5	3.8	7.5	6.0	5.6	4.6	4.8
$2,001 to $2,500	4.9	0.0	5.0	3.6	0.0	0.0	6.0
$2,501 to $3,000	1.3	3.8	2.5	0.0	5.6	0.0	4.1
$3,000 and Above	4.0	0.0	7.5	1.2	0.0	4.6	17.1
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Mean, Reporting Any	$944	$537	$958	$779	$542	$807	$1,349
Mean, All Students	$695	$152	$599	$526	$120	$475	$615
Percent Reporting Any	73.6%	28.3%	62.5%	67.5%	22.2%	58.9%	45.6%
Number	226	26	40	166	18	43	435

NUMBER AND PERCENTAGE OF UNDERGRADUATES RECEIVING SOCIAL SECURITY BENEFITS BY TYPE OF INSTITUTION

Social Security Benefits	4-Yr White Publics	4-Yr Black Public	USC Regional	4-Yr White Privates	4-Yr Black Privates	2-Yr Privates	TEC Centers
$1 to $200	17.1%	37.8%	31.3%	15.2%	39.1%	30.4%	26.0%
$201 to $400	3.8	15.6	12.5	12.1	17.2	8.7	11.6
$401 to $600	9.5	6.7	6.2	7.1	10.9	8.7	12.3
$601 to $1,000	20.0	17.8	12.5	12.1	10.9	17.4	10.3
$1,001 to $1,500	21.9	13.3	12.5	20.1	6.3	17.4	14.4
$1,501 to $2,000	12.4	4.4	18.8	11.1	3.1	0.0	9.6
$2,001 to $2,500	7.6	2.2	0.0	8.1	6.3	4.3	8.2
$2,501 to $3,000	2.9	2.2	6.2	6.1	3.1	4.3	2.7
$3,000 and Above	4.8	0.0	0.0	8.1	3.1	8.7	4.9
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Mean, Reporting Any	$1,143	$616	$856	$1,262	$702	$978	$981
Mean, All Students	$101	$76	$105	$111	$121	$156	$97
Percent Reporting Any	8.8%	12.4%	12.3%	8.8%	17.2%	15.9%	9.9%
Number	105	45	16	99	64	23	146

NUMBER AND PERCENTAGE OF FRESHMEN RECEIVING SOCIAL SECURITY BENEFITS BY TYPE OF INSTITUTION

Social Security Benefits	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
$1 to $200	25.0%	50.0%	42.9%	18.2%	57.1%	36.4%	30.1%
$201 to $400	3.6	12.5	28.6	9.1	28.6	0.0	12.9
$401 to $600	7.0	0.0	0.0	9.1	7.1	18.2	10.8
$601 to $1,000	14.3	25.0	0.0	9.1	0.0	9.1	8.6
$1,001 to $1,500	28.6	0.0	14.3	9.1	7.1	18.2	14.0
$1,501 to $2,000	17.9	0.0	14.3	13.6	0.0	0.0	8.6
$2,001 to $2,500	3.6	12.5	0.0	22.7	0.0	9.1	6.4
$2,501 to $3,000	0.0	0.0	0.0	0.0	0.0	0.0	3.2
$3,000 and Above	0.0	0.0	0.0	9.1	0.0	9.1	5.4
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Mean, Reporting Any	$935	$567	$557	$1,346	$268	$950	$939
Mean, All Students	$85	$49	$61	$120	$46	$143	$91
Percent Reporting Any	9.1%	8.7%	10.9%	8.9%	17.3%	15.1%	9.7%
Number	28	8	7	22	14	11	93

NUMBER AND PERCENTAGE OF UNDERGRADUATES RECEIVING G.I. BILL AWARDS BY TYPE OF INSTITUTION

G.I. Bill Awards	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
$1 to $200	2.5%	25.0%	18.1%	12.5%	26.2%	20.0%	4.1%
$201 to $400	3.8	0.0	9.1	8.3	17.4	0.0	9.8
$401 to $600	1.3	12.5	0.0	20.8	0.0	0.0	5.7
$601 to $1,000	11.4	12.5	9.1	8.3	17.4	20.0	5.5
$1,001 to $1,500	1.3	0.0	9.1	16.7	8.7	20.0	6.6
$1,501 to $2,000	5.1	0.0	0.0	0.0	13.0	0.0	5.2
$2,001 to $2,500	7.6	25.0	9.1	4.2	8.7	20.0	4.4
$2,501 to $3,000	22.8	12.5	9.1	16.7	4.3	0.0	12.3
$3,000 and Above	44.2	12.5	36.4	12.5	4.3	20.0	46.4
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Mean, Reporting Any	$2,564	$1,531	$1,959	$1,406	$1,022	$1,580	$2,341
Mean, All Students	$169	$34	$167	$29	$63	$54	$578
Percent Reporting Any	6.6%	2.2%	8.5%	2.1%	6.2%	3.4%	24.7%
Number	79	8	11	24	23	5	366

NUMBER AND PERCENTAGE OF FRESHMEN
RECEIVING G.I. BILL AWARDS
BY TYPE OF INSTITUTION

G.I. Bill Awards	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
$1 to $200	0.0%	0.0%	50.0%	50.0%	0.0%	0.0%	5.4%
$200 to $400	0.0	0.0	25.0	0.0	0.0	0.0	13.4
$401 to $600	0.0	50.0	0.0	0.0	0.0	0.0	4.0
$601 to $1,000	18.8	0.0	0.0	0.0	50.0	33.3	5.9
$1,001 to $1,500	6.2	0.0	0.0	0.0	50.0	33.3	7.4
$1,501 to $2,000	12.5	0.0	0.0	0.0	0.0	0.0	5.0
$2,001 to $2,500	6.2	50.0	0.0	50.0	0.0	33.3	4.0
$2,501 to $3,000	31.3	0.0	0.0	0.0	0.0	0.0	12.9
$3,000 and Above	25.0	0.0	25.0	0.0	0.0	0.0	42.0
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Mean, Reporting Any	$2,322	$1,375	$1,000	$1,425	$1,025	$1,433	$2,208
Mean, All Students	$211	$30	$62	$91	$26	$59	$197
Percent Reporting Any	9.1%	2.2%	6.2%	0.8%	2.5%	4.1%	8.9%
Number	28	2	4	2	2	3	85

NUMBER AND PERCENTAGE OF UNDERGRADUATES RECEIVING STATE VOCATIONAL REHABILITATION AWARDS BY TYPE OF INSTITUTION

State Vocational Rehabilitation Awards	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
$1 to $200	18.2%	18.2%	33.3%	11.1%	7.1%	0.0%	34.0%
$201 to $400	36.4	18.2	0.0	11.1	21.5	20.0	18.0
$401 to $600	18.2	9.1	33.3	16.7	21.5	0.0	14.0
$601 to $1,000	18.2	54.5	33.3	55.6	28.6	80.0	18.0
$1,001 to $1,500	0.0	0.0	0.0	5.6	7.1	0.0	2.0
$1,501 to $2,000	9.1	0.0	0.0	0.0	7.1	0.0	8.0
$2,001 to $2,500	0.0	0.0	0.0	0.0	0.0	0.0	4.0
$2,501 to $3,000	0.0	0.0	0.0	0.0	7.1	0.0	2.0
$3,000 and Above	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Mean, Reporting Any	$523	$555	$467	$642	$818	$700	$612
Mean, All Students	$5	$17	$11	$10	$30	$24	$21
Percent Reporting Any	0.9%	3.0%	2.3%	1.6%	3.7%	3.4%	3.4%
Number	11	11	3	18	14	5	50

NUMBER AND PERCENTAGE OF FRESHMEN
RECEIVING STATE VOCATIONAL REHABILITATION AWARDS
BY TYPE OF INSTITUTION

State Vocational Rehabilitation Awards	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
$1 to $200	50.0%	0.0%	100.0%	N.A.	33.3%	0.0%	37.1%
$201 to $400	0.0	0.0	0.0		33.3	50.0	17.1
$401 to $600	0.0	0.0	0.0		0.0	0.0	20.0
$601 to $1,000	0.0	100.0	0.0		0.0	50.0	11.4
$1,001 to $1,500	0.0	0.0	0.0		33.3	0.0	0.0
$1,501 to $2,000	50.0	0.0	0.0		0.0	0.0	8.6
$2,001 to $2,500	0.0	0.0	0.0		0.0	0.0	2.9
$2,501 to $3,000	0.0	0.0	0.0		0.0	0.0	2.9
$3,000 and Above	0.0	0.0	0.0		0.0	0.0	0.0
Total	100.0%	100.0%	100.0%		100.0%	100.0%	100.0%
Mean, Reporting Any	$925	$800	$100		$550	$550	$573
Mean, All Students	$6	$18	$2		$20	$15	$21
Percent Reporting Any	0.7%	2.2%	1.6%		3.7%	2.7%	3.7%
Number	2	2	1		3	2	35

NUMBER AND PERCENTAGE OF UNDERGRADUATES RECEIVING OTHER FEDERAL OR STATE EDUCATIONAL BENEFITS BY TYPE OF INSTITUTION

Amount of Educational Benefit	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
$1 to $200	17.4%	50.0%	50.0%	14.3%	14.6%	0.0%	23.0%
$201 to $400	15.2	16.7	16.7	17.9	14.6	0.0	17.2
$401 to $600	15.2	16.7	0.0	3.6	2.4	11.1	9.2
$601 to $1,000	11.0	0.0	0.0	19.6	26.9	22.2	8.0
$1,001 to $1,500	15.2	16.7	16.7	17.9	24.4	66.7	4.6
$1,501 to $2,000	4.3	0.0	0.0	23.1	12.2	0.0	9.2
$2,001 to $2,500	2.2	0.0	16.7	0.0	0.0	0.0	4.6
$2,501 to $3,000	15.2	0.0	0.0	1.8	0.0	0.0	12.6
$3,000 and Above	4.3	0.0	0.0	1.8	4.9	0.0	11.6
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Mean, Reporting Any	$1,112	$392	$683	$984	$974	$1,067	$1,257
Mean, All Students	$43	$6	$31	$49	$107	$66	$74
Percent Reporting Any	3.9%	1.6%	4.6%	5.0%	11.0%	6.2%	5.9%
Number	46	6	6	56	41	9	87

NUMBER AND PERCENTAGE OF FRESHMEN
RECEIVING OTHER FEDERAL OR STATE EDUCATIONAL BENEFITS
BY TYPE OF INSTITUTION

Amount of Educational Benefit	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
$1 to $200	22.2%	0.0%	33.3%	25.5%	11.1%	0.0%	21.8%
$201 to $400	22.2	100.0	33.3	25.5	11.1	0.0	17.4
$401 to $600	0.0	0.0	0.0	5.0	0.0	0.0	7.2
$601 to $1,000	0.0	0.0	0.0	20.0	33.3	16.7	8.7
$1,001 to $1,500	0.0	0.0	33.3	0.0	33.3	83.3	5.8
$1,501 to $2,000	11.1	0.0	0.0	20.0	11.1	0.0	5.8
$2,001 to $2,500	11.1	0.0	0.0	0.0	0.0	0.0	5.8
$2,501 to $3,000	33.3	0.0	0.0	0.0	0.0	0.0	14.5
$3,000 and Above	0.0	0.0	0.0	5.0	0.0	0.0	13.0
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Mean, Reporting Any	$1,450	$300	$550	$810	$922	$1,175	$1,339
Mean, All Students	$42	$3	$26	$66	$102	$96	$96
Percent Reporting Any	2.9%	1.1%	4.7%	8.1%	11.1%	8.2%	7.2%
Number	9	1	3	20	9	6	69

NUMBER AND PERCENTAGE OF UNDERGRADUATE RESPONSES TO "DID YOU APPLY FOR FINANCIAL AID?" BY TYPE OF INSTITUTION

Response	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
No	51.2%	10.8%	27.7%	29.4%	3.0%	17.9%	45.0%
Yes, Received Aid	37.8	85.0	63.1	64.2	95.7	78.0	48.8
Yes, Was Ineligible	9.8	3.6	9.2	5.9	0.8	4.1	5.9
Yes, Funds Unavailable	1.2	0.6	0.0	0.5	0.5	0.0	0.3
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Number	1,181	361	130	1,124	371	145	

NUMBER AND PERCENTAGE OF FRESHMEN RESPONSES TO "DID YOU APPLY FOR FINANCIAL AID?" BY TYPE OF INSTITUTION

Response	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
No	52.7%	12.2%	23.4%	24.9%	5.0%	21.9%	44.6%
Yes, Received Aid	35.2	84.5	67.2	68.2	91.2	71.3	48.9
Yes, Was Ineligible	11.1	3.3	9.4	6.1	1.3	6.8	6.3
Yes, Funds Unavailable	1.0	0.0	0.0	0.8	2.5	0.0	0.2
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Number	307	90	64	245	80	73	947

NUMBER AND PERCENTAGE OF UNDERGRADUATES GIVING REASONS FOR NOT APPLYING FOR FINANCIAL AID BY TYPE OF INSTITUTION

Reason	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
Didn't Need Aid	42.4%	30.5%	47.4%	39.7%	30.0%	27.3%	53.1%
Didn't Know About Aid	7.6	16.6	13.6	10.5	14.6	13.6	10.1
Advice of High School	0.4	4.5	1.7	2.0	6.6	4.5	2.0
Thought GPA Too Low	4.3	5.7	0.0	2.4	7.3	4.5	3.2
Thought Income Too High	31.4	17.2	22.0	30.0	6.6	29.7	14.6
Missed Deadlines	2.5	12.1	8.5	2.6	15.3	4.5	4.0
College Choice Too Late	2.1	1.9	3.4	3.4	5.8	9.1	3.4
Didn't Know How to Apply	1.6	3.8	1.7	1.6	3.6	0.0	3.0
Parents Refused to Apply	1.2	1.3	1.7	3.7	2.2	2.3	2.1
Too Much Effort	6.5	6.4	0.0	4.1	8.0	4.5	4.5
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Number	772	157	59	507	137	44	1,017

NUMBER AND PERCENTAGE OF FRESHMEN GIVING REASONS FOR NOT APPLYING FOR FINANCIAL AID BY TYPE OF INSTITUTION

Reason	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
Didn't Need Aid	47.4%	32.4%	50.0%	41.0%	17.6%	13.7%	50.8%
Didn't Know About Aid	8.9	26.5	12.5	7.4	23.5	13.7	11.7
Advice of High School	0.5	2.9	4.2	3.2	5.9	4.5	2.4
Thought GPA Too Low	4.2	2.9	0.0	3.2	2.9	9.1	3.6
Thought Income Too High	23.7	8.8	12.5	29.4	11.8	31.8	13.7
Missed Deadlines	3.2	20.6	16.6	2.1	20.7	0.0	4.1
College Choice Too Late	4.7	0.0	4.2	6.3	5.9	13.6	4.3
Didn't Know How to Apply	2.1	5.9	0.0	0.0	2.9	0.0	3.3
Parents Refused to Apply	1.1	0.0	0.0	4.2	0.0	4.5	2.3
Too Much Effort	4.2	0.0	0.0	3.2	8.8	9.1	3.8
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Number	190	34	24	95	34	22	658

NUMBER AND PERCENTAGE OF UNDERGRADUATES WHO RECEIVED B.E.O.G. AWARDS BY TYPE OF INSTITUTION

Amount of B.E.O.G. Award	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
$1 to $200	1.4%	3.0%	1.8%	2.9%	2.3%	3.4%	10.9%
$201 to $400	10.5	7.2	20.0	8.5	3.9	8.5	16.9
$401 to $600	19.7	13.6	20.0	11.4	7.5	18.6	12.8
$601 to $1,000	35.4	27.3	23.6	26.2	24.6	23.7	42.1
$1,001 to $1,500	31.1	47.0	30.9	35.3	57.0	40.7	16.1
$1,5001 and Above	1.9	1.9	3.7	15.7	4.6	5.1	1.2
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Mean, Reporting Any	$837	$931	$801	$1,011	$1,042	$908	$684
Mean, All Students	$147	$675	$339	$273	$852	$370	$237
Percent Reporting Any	17.6%	72.5%	42.3%	27.1%	81.8%	40.7%	34.7%
Number	209	264	55	306	305	59	514

NUMBER AND PERCENTAGE OF FRESHMEN WHO RECEIVED B.E.O.G. AWARDS BY TYPE OF INSTITUTION

Amount of B.E.O.G. Award	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
$1 to $200	0.0%	3.0%	0.0%	2.8%	3.3%	0.0%	10.5%
$201 to $400	4.2	9.0	30.8	9.7	5.0	12.0	17.5
$401 to $600	22.4	9.0	26.9	16.7	6.7	24.0	13.0
$601 to $1,000	36.7	17.9	11.5	26.4	10.0	16.0	41.2
$1,001 to $1,500	36.7	58.2	26.9	29.2	70.0	40.0	16.9
$1,501 and Above	0.0	3.0	3.8	15.2	5.0	8.0	0.9
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Mean, Reporting Any	$878	$998	$723	$958	$1,094	$924	$685
Mean, All Students	$140	$727	$19	$281	$811	$316	$238
Percent Reporting Any	16.0%	72.8%	40.6%	29.3%	74.1%	34.2%	34.8%
Number	49	67	26	72	60	25	332

NUMBER AND PERCENTAGE OF UNDERGRADUATES WHO RECEIVED S.E.O.G. AWARDS BY TYPE OF INSTITUTION

Amount of S.E.O.G Award	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
$1 to $200	19.4%	22.2%	50.0%	10.4%	17.0%	20.0%	24.3%
$201 to $400	22.6	38.0	0.0	16.0	15.0	28.0	28.3
$401 to $600	25.8	33.5	25.0	19.8	36.0	28.0	15.2
$601 to $1,000	22.5	4.4	0.0	31.1	16.0	12.0	23.0
$1,001 to $1,500	6.5	1.3	0.0	14.2	14.0	4.0	6.6
$1,501 and Above	3.2	0.6	25.0	8.5	2.0	8.0	2.6
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Mean, Reporting Any	$534	$366	$613	$732	$580	$530	$497
Mean, All Students	$14	$58	$19	$68	$155	$91	$51
Percent Reporting Any	2.6%	43.4%	3.1%	9.4%	26.8%	17.2%	10.3%
Number	31	158	4	106	100	25	152

NUMBER AND PERCENTAGE OF FRESHMEN WHO RECEIVED S.E.O.G. AWARDS BY TYPE OF INSTITUTION

Amount of S.E.O.G. Award	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
$1 to $200	15.4%	10.0%	50.0%	17.6%	10.0%	33.3%	33.0%
$201 to $400	30.8	45.0	0.0	17.6	15.0	20.0	21.6
$401 to $600	15.4	42.5	50.0	5.9	40.0	26.7	14.8
$601 to $1,000	30.8	2.5	0.0	41.2	25.0	13.3	22.7
$1,001 to $1,500	7.6	0.0	0.0	5.9	10.0	0.0	5.7
$1,501 and Above	0.0	0.0	0.0	11.8	0.0	6.7	2.2
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Mean, Reporting Any	$527	$378	$300	$709	$580	$450	$464
Mean, All Students	$22	$164	$9	$49	$143	$92	$43
Percent Reporting Any	4.2%	43.5%	3.1%	6.9%	24.7%	20.5%	9.2%
Number	13	40	2	17	20	15	88

NUMBER AND PERCENTAGE OF UNDERGRADUATES WHO RECEIVED OTHER FEDERAL GRANTS BY TYPE OF INSTITUTION

Amount of Federal Grant	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
$1 to $200	6.7%	50.0%	50.0%	12.2%	14.3%	20.0%	24.4%
$201 to $400	13.2	25.0	50.0	12.2	14.3	0.0	24.4
$401 to $600	20.0	12.5	0.0	14.7	19.0	0.0	22.0
$601 to $1,000	26.7	0.0	0.0	24.5	14.3	40.0	7.3
$1,001 to $1,500	0.0	0.0	0.0	12.2	4.8	0.0	0.0
$1,501 to $2,000	20.0	0.0	0.0	19.5	9.5	20.0	4.9
$2,001 to $2,500	0.0	0.0	0.0	0.0	4.8	0.0	0.0
$2,501 to $3,000	6.7	12.5	0.0	2.4	9.5	20.0	7.3
$3,000 and Above	6.7	0.0	0.0	2.4	9.5	0.0	9.8
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Mean, Reporting Any	$1,127	$531	$200	$963	$1,195	$1,240	$894
Mean, All Students	$15	$11	$3	$29	$67	$42	$25
Percent Reporting Any	1.3%	2.1%	1.5%	3.0%	5.6%	3.4%	2.8%
Number	15	8	2	41	21	5	41

NUMBER AND PERCENTAGE OF FRESHMEN WHO RECEIVED OTHER FEDERAL GRANTS BY TYPE OF INSTITUTION

Amount of Federal Grant	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
$1 to $200	0.0%	100.0%	50.0%	20.0%	0.0%	25.0%	25.0%
$201 to $400	0.0	0.0	50.0	20.0	0.0	0.0	28.1
$401 to $600	100.0	0.0	0.0	0.0	100.0	0.0	21.9
$601 to $1,000	0.0	0.0	0.0	30.0	0.0	50.0	3.1
$1,001 to $1,500	0.0	0.0	0.0	10.0	0.0	0.0	0.0
$1,501 to $2,000	0.0	0.0	0.0	20.0	0.0	25.0	6.3
$2,001 to $2,500	0.0	0.0	0.0	0.0	0.0	0.0	0.0
$2,501 to $3,000	0.0	0.0	0.0	0.0	0.0	0.0	6.3
$3,000 and Above	0.0	0.0	0.0	0.0	0.0	0.0	9.3
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Mean, Reporting Any	$500	$100	$200	$795	$500	$863	$853
Mean, All Students	$4	$1	$6	$33	$13	$47	$29
Percent Reporting Any	0.7%	1.1%	3.0%	4.1%	2.5%	5.5%	3.4%
Number	2	1	2	10	2	4	32

NUMBER AND PERCENTAGE OF UNDERGRADUATES WHO RECEIVED STATE SCHOLARSHIP AWARDS BY TYPE OF INSTITUTION

Amount of State Scholarship	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
$1 to $200	25.5%	20.8%	14.3%	6.8%	7.0%	5.9%	29.8%
$201 to $400	27.7	27.6	42.8	4.3	7.0	11.8	23.9
$401 to $600	21.3	31.0	0.0	7.5	17.5	33.3	13.4
$601 to $1,000	19.1	13.8	28.6	8.6	19.3	43.1	13.4
$1,001 to $1,500	2.1	0.0	14.3	24.2	33.3	5.9	6.0
$1,501 to $2,000	4.3	3.4	0.0	45.3	11.4	0.0	6.0
$2,001 to $2,500	0.0	3.4	0.0	1.1	0.9	0.0	1.5
$2,501 to $3,000	0.0	0.0	0.0	1.1	1.8	0.0	3.0
$3,000 and Above	0.0	0.0	0.0	1.1	1.8	0.0	3.0
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Mean, Reporting Any	$469	$507	$550	$1,314	$1,016	$985	$675
Mean, All Students	$18	$41	$30	$325	$310	$345	$30
Percent Reporting Any	3.9%	8.0%	5.4%	24.8%	30.6%	35.1%	4.5%
Number	47	29	7	280	114	51	67

NUMBER AND PERCENTAGE OF FRESHMEN WHO RECEIVED STATE SCHOLARSHIP AWARDS BY TYPE OF INSTITUTION

Amount of State Scholarship	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
$1 to $200	16.7%	7.7%	20.0%	8.0%	5.9%	0.0%	36.8%
$201 to $400	16.7	38.5	40.0	6.5	11.8	3.7	21.0
$401 to $600	41.7	38.5	0.0	12.9	0.0	7.4	15.8
$601 to $1,000	25.0	7.7	20.0	0.0	11.8	44.4	13.2
$1,001 to $1,500	0.0	0.0	20.0	24.2	52.9	33.3	7.9
$1,501 to $2,000	0.0	7.7	0.0	45.2	17.6	11.2	5.3
$2,001 to $2,500	0.0	0.0	0.0	0.0	0.0	0.0	0.0
$2,501 to $3,000	0.0	0.0	0.0	1.6	0.0	0.0	0.0
$3,000 and Above	0.0	0.0	0.0	1.6	0.0	0.0	0.0
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Mean, Reporting Any	$475	$512	$550	$1,286	$1,106	$1,015	$475
Mean, All Students	$19	$72	$43	$324	$232	$376	$19
Percent Reporting Any	3.9%	14.1%	7.8%	25.2%	21.0%	37.0%	4.0%
Number	12	13	5	62	17	27	38

NUMBER AND PERCENTAGE OF UNDERGRADUATES WHO RECEIVED INSTITUTIONAL GRANTS OR SCHOLARSHIPS BY TYPE OF INSTITUTION

Amount Received	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
$1 to $200	22.7%	28.9%	12.5%	9.9%	5.5%	15.6%	19.4%
$201 to $400	18.2	22.2	12.5	17.3	18.2	28.1	34.7
$401 to $600	19.1	15.6	25.0	23.4	18.2	15.6	17.3
$601 to $1,000	19.1	13.3	12.5	20.3	14.5	6.3	9.2
$1,001 to $1,500	10.0	8.9	37.5	11.3	32.7	25.0	7.1
$1,501 to $2,000	6.4	8.9	0.0	8.8	3.6	6.3	8.2
$2,001 to $2,500	0.9	0.0	0.0	3.8	0.0	3.1	1.0
$2,501 to $3,000	2.7	0.0	0.0	1.9	5.5	0.0	0.0
$3,000 and Above	0.9	2.2	0.0	3.3	1.8	0.0	3.1
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Mean, Reporting Any	$689	$624	$744	$891	$954	$720	$646
Mean, All Students	$63	$77	$46	$286	$140	$159	$43
Percent Reporting Any	9.2%	12.4%	6.2%	32.2%	14.7%	22.1%	6.6%
Number	110	45	8	364	55	32	98

NUMBER AND PERCENTAGE OF FRESHMEN WHO RECEIVED INSTITUTIONAL GRANTS OR SCHOLARSHIPS BY TYPE OF INSTITUTION

Amount Received	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
$1 to $200	26.7%	25.0%	0.0%	10.0%	9.1%	23.5%	15.6%
$201 to $400	16.7	0.0	33.3	11.3	9.1	23.5	34.4
$401 to $600	20.0	37.5	66.7	23.8	0.0	11.8	20.3
$601 to $1,000	26.7	37.5	0.0	22.5	9.1	5.9	9.4
$1,001 to $1,500	6.7	0.0	0.0	11.3	54.5	29.4	9.4
$1,501 to $2,000	3.2	0.0	0.0	11.3	0.0	5.9	6.3
$2,001 to $2,500	0.0	0.0	0.0	6.3	0.0	0.0	0.0
$2,501 to $3,000	0.0	0.0	0.0	1.3	9.1	0.0	0.0
$3,000 and Above	0.0	0.0	0.0	2.5	9.1	0.0	4.6
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Mean, Reporting Any	$532	$513	$433	$943	$1,359	$671	$686
Mean, All Students	$52	$45	$20	$306	$185	$156	$46
Percent Reporting Any	9.8%	8.7%	4.7%	32.5%	13.6%	23.3%	6.7%
Number	30	8	3	80	11	17	64

NUMBER AND PERCENTAGE OF UNDERGRADUATES BY NON-RESIDENT TUITION WAIVERS AND TYPE OF INSTITUTION

Amount of Waiver	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
$1 to $200	16.7%	61.5%	33.3%	11.4%	8.2%	0.0%	44.4%
$201 to $400	33.3	15.4	33.3	17.2	24.3	25.0	18.5
$401 to $600	11.1	0.0	0.0	14.3	21.6	12.5	14.8
$601 to $1,000	22.2	7.7	16.7	20.0	21.6	0.0	3.7
$1,001 to $1,500	0.0	7.7	16.7	0.0	21.6	50.0	11.2
$1,501 and Above	16.7	7.7	16.7	17.2	2.7	12.5	7.4
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Mean, Reporting Any	$642	$400	$558	$844	$680	$981	$472
Mean, All Students	$10	$14	$26	$25	$67	$54	$17
Percent Reporting Any	1.5%	3.6%	4.6%	3.0%	9.9%	5.5%	3.6%
Number	18	13	6	35	37	8	54

NUMBER AND PERCENTAGE OF FRESHMEN BY NON-RESIDENT TUITION WAIVERS AND TYPE OF INSTITUTION

Amount of Waiver	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Center
$1 to $200	0.0%	100.0%	40.0%	40.0%	7.2%	0.0%	44.7%
$201 to $400	20.0	0.0	40.0	0.0	28.6	33.3	21.2
$401 to $600	40.0	0.0	0.0	0.0	21.4	0.0	13.2
$601 to $1,000	20.0	0.0	20.0	20.0	21.4	0.0	2.6
$1,001 to $1,500	0.0	0.0	0.0	20.0	21.4	33.3	10.5
$1,501 and Above	20.0	0.0	0.0	20.0	0.0	33.3	7.9
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Mean, Reporting Any	$770	$100	$320	$880	$639	$1,100	$465
Mean, All Students	$12	--	$25	$36	$111	$45	$19
Percent Reporting Any	1.6%	1.1%	7.8%	4.1%	17.3%	4.1%	4.0%
Number	5	1	5	10	14	3	38

NUMBER AND PERCENTAGE OF UNDERGRADUATES WHO RECEIVED OTHER SCHOLARSHIPS OR GRANTS BY TYPE OF INSTITUTION

Amount Received	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
$1 to $200	17.3%	23.8%	28.6%	10.9%	10.3%	8.7%	31.6%
$201 to $400	21.2	33.3	57.1	11.3	12.8	26.1	17.5
$401 to $600	17.3	14.3	0.0	15.4	10.3	30.5	8.8
$601 to $1,000	19.2	19.0	0.0	21.3	23.1	13.0	19.3
$1,001 to $1,500	8.7	0.0	14.3	13.0	30.8	17.4	5.3
$1,501 to $2,000	5.8	9.6	0.0	10.9	7.7	4.3	8.8
$2,001 to $2,500	3.8	0.0	0.0	5.4	2.6	0.0	1.7
$2,501 to $3,000	3.8	0.0	0.0	5.9	2.6	0.0	3.5
$3,000 and Above	2.9	0.0	0.0	5.9	0.0	0.0	3.5
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Mean, Reporting Any	$824	$514	$621	$1,136	$932	$637	$761
Mean, All Students	$72	$30	$34	$223	$61	$101	$30
Percent Reporting Any	8.7%	5.8%	5.4%	19.6%	6.5%	15.9%	3.9%
Number	104	21	7	221	39	23	57

NUMBER AND PERCENTAGE OF FRESHMEN WHO RECEIVED OTHER SCHOLARSHIPS OR GRANTS BY TYPE OF INSTITUTION

Amount Received	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
$1 to $200	22.2%	33.3%	50.0%	9.4%	33.3%	20.0%	29.7%
$201 to $400	11.0	16.7	50.0	11.3	0.0	30.0	16.2
$401 to $600	19.4	33.3	0.0	22.6	33.3	20.0	8.1
$601 to $1,000	22.2	16.7	0.0	24.5	0.0	0.0	24.4
$1,001 to $1,500	5.6	0.0	0.0	7.5	0.0	20.0	5.4
$1,501 to $2,000	5.6	0.0	0.0	11.3	33.3	10.0	8.1
$2,001 to $2,500	2.8	0.0	0.0	5.7	0.0	0.0	2.7
$2,501 to $3,000	5.6	0.0	0.0	1.9	0.0	0.0	2.7
$3,000 and Above	5.6	0.0	0.0	5.8	0.0	0.0	2.7
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Mean, Reporting Any	$907	$383	$400	$1,023	$783	$635	$753
Mean, All Students	$106	$25	$24	$220	$29	$87	$29
Percent Reporting Any	11.7%	6.5%	6.0%	21.5%	3.7%	13.7%	3.9%
Number	36	6	4	53	3	10	37

NUMBER AND PERCENTAGE OF UNDERGRADUATES WHO RECEIVED N.D.S.L. LOANS BY TYPE OF INSTITUTION

Amount of Loan	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
$1 to $200	7.0%	37.0%	11.1%	10.9%	27.4%	5.6%	31.4%
$201 to $400	20.0	47.6	33.3	8.8	28.6	27.8	11.8
$401 to $600	24.0	8.6	22.2	24.4	29.8	44.3	15.7
$601 to $1,000	32.0	4.8	22.2	30.7	11.8	16.7	27.5
$1,001 to $1,500	12.0	1.0	11.1	21.0	2.4	0.0	7.8
$1,501 and Above	5.0	1.0	0.0	4.2	0.0	5.6	5.8
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Mean, Reporting Any	$680	$290	$539	$741	$387	$542	$566
Mean, All Students	$57	$84	$37	$156	$87	$67	$19
Percent Reporting Any	8.4%	28.8%	6.9%	21.0%	22.5%	12.4%	3.4%
Number	100	105	9	238	84	18	51

NUMBER AND PERCENTAGE OF FRESHMEN WHO RECEIVED N.D.S.L. LOANS BY TYPE OF INSTITUTION

Amount of Loan	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
$1 to $200	7.1%	36.0%	20.0%	11.9%	17.6%	0.0%	25.8%
$201 to $400	21.4	52.0	20.0	5.0	41.2	37.5	19.4
$401 to $600	21.4	8.0	20.0	32.2	35.3	25.0	16.0
$601 to $1,000	39.3	4.0	40.0	33.9	5.9	37.5	25.8
$1,001 to $1,500	7.1	0.0	0.0	15.3	0.0	0.0	6.5
$1,501 and Above	3.5	0.0	0.0	1.7	0.0	0.0	6.5
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Mean, Reporting Any	$645	$264	$500	$680	$365	$538	$565
Mean, All Students	$59	$72	$39	$163	$77	$59	$18
Percent Reporting Any	9.1%	27.2%	7.8%	24.0%	21.0%	10.9%	3.2%
Number	28	25	5	59	17	8	31

NUMBER AND PERCENTAGE OF UNDERGRADUATES WHO RECEIVED F.I.S.L. OR GUARANTEED LOANS BY TYPE OF INSTITUTION

Amount Received	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
$1 to $200	1.8%	33.3%	0.0%	3.6%	11.8%	0.0%	17.6%
$201 to $400	9.1	0.0	0.0	7.3	17.6	20.0	20.6
$401 to $600	10.9	33.3	0.0	9.1	11.8	0.0	26.5
$601 to $1,000	12.8	22.2	100.0	12.7	5.9	40.0	17.6
$1,001 to $1,500	30.9	0.0	0.0	25.5	17.6	20.0	11.8
$1,501 to $2,000	12.7	11.1	0.0	14.5	17.6	0.0	0.0
$2,001 to $2,500	12.7	0.0	0.0	10.9	5.9	20.0	5.9
$2,501 to $3,000	7.3	0.0	0.0	5.5	5.9	0.0	0.0
$3,000 and Above	1.8	0.0	0.0	10.9	5.9	0.0	0.0
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Mean, Reporting Any	$1,345	$572	$800	$1,523	$1,200	$1,080	$632
Mean, All Students	$62	$14	$6	$73	$55	$37	$15
Percent Reporting Any	4.6%	2.5%	0.8%	4.8%	4.6%	3.4%	2.3%
Number	55	9	1	55	17	5	34

NUMBER AND PERCENTAGE OF FRESHMEN WHO RECEIVED F.I.S.L. OR GUARANTEED LOANS BY TYPE OF INSTITUTION

Amount Received	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
$1 to $200	8.3%	100.0%	0.0%	0.0%	0.0%	0.0%	16.0%
$201 to $400	16.7	0.0	0.0	0.0	33.3	33.3	24.0
$401 to $600	8.3	0.0	0.0	13.3	0.0	0.0	32.0
$601 to $1,000	16.7	0.0	100.0	13.3	0.0	33.3	12.0
$1,001 to $1,500	25.0	0.0	0.0	20.0	0.0	33.3	12.0
$1,501 to $2,000	8.3	0.0	0.0	13.3	0.0	0.0	0.0
$2,001 to $2,500	0.0	0.0	0.0	20.0	33.3	0.0	4.0
$2,501 to $3,000	16.7	0.0	0.0	0.0	33.3	0.0	0.0
$3,000 and Above	0.0	0.0	0.0	20.0	0.0	0.0	0.0
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Mean, Reporting Any	$1,150	$100	$800	$1,807	$1,767	$783	$584
Mean, All Students	$45	$1	$13	$110	$65	$32	$15
Percent Reporting Any	3.9%	1.1%	1.6%	6.1%	3.7%	4.1%	2.6%
Number	12	1	1	15	3	3	25

NUMBER AND PERCENTAGE OF UNDERGRADUATES
WHO RECEIVED L.E.E.P. OR NURSING, HEALTH PROFESSIONS LOANS
BY TYPE OF INSTITUTION

Amount Received	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
$1 to $200	9.1%	40.0%	N.A.	16.7%	16.7%	0.0%	19.2%
$201 to $400	18.2	40.0		16.7	16.7	0.0	15.4
$401 to $600	18.2	20.0		16.7	0.0	0.0	26.9
$601 to $1,000	45.5	0.0		16.7	16.7	100.0	11.5
$1,001 to $1,500	0.0	0.0		0.0	8.3	0.0	3.8
$1,501 and Above	9.1	0.0		33.3	41.6	0.0	23.2
Total	100.0%	100.0%		100.0%	100.0%	100.0%	100.0%
Mean, Reporting Any	$677	$260		$866	$1,304	$800	$812
Mean, All Students	$6	$4		$4	$42	$6	$15
Percent Reporting Any	0.9%	1.4%		0.5%	3.2%	0.7%	1.8%
Number	11	5		6	12	1	26

NUMBER AND PERCENTAGE OF FRESHMEN WHO RECEIVED L.E.E.P. OR NURSING, HEALTH PROFESSIONS LOANS BY TYPE OF INSTITUTION

Amount Received	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
$1 to $200	0.0%	N.A.	N.A.	N.A.	33.3%	0.0%	20.0%
$201 to $400	0.0				0.0	0.0	20.0
$401 to $600	0.0				0.0	0.0	25.0
$601 to $1,000	100.0				0.0	100.0	10.0
$1,001 to $1,500	0.0				33.3	0.0	0.0
$1,501 and Above	0.0				33.3	0.0	25.0
Total	100.0%				100.0%	100.0%	100.0%
Mean, Reporting Any	$800				$1,030	$800	$810
Mean, All Students	--				$38	$11	$17
Percent Reporting Any	0.3%				3.7%	1.4%	2.1%
Number	1				3	1	20

NUMBER AND PERCENTAGE OF UNDERGRADUATES WHO RECEIVED INSTITUTIONAL LONG-TERM LOANS BY TYPE OF INSTITUTION

Amount Received	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
$1 to $200	18.8%	11.1%	0.0%	19.0%	20.0%	0.0%	25.0%
$201 to $400	12.5	11.1	0.0	14.3	10.0	0.0	17.9
$401 to $600	18.8	22.2	0.0	38.1	30.0	0.0	32.2
$601 to $1,000	18.8	22.2	100.0	14.3	30.0	100.0	10.7
$1,001 to $1,500	25.0	22.2	0.0	14.3	0.0	0.0	7.1
$1,501 and Above	6.3	11.1	0.0	0.0	10.0	0.0	7.1
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Mean, Reporting Any	$722	$806	$800	$545	$615	$800	$539
Mean, All Students	$9	$20	$6	$10	$17	$6	$10
Percent Reporting Any	1.3%	2.5%	0.8%	1.9%	2.7%	0.7%	1.9%
Number	16	9	1	21	10	1	28

NUMBER AND PERCENTAGE OF FRESHMEN WHO RECEIVED INSTITUTIONAL LONG-TERM LOANS BY TYPE OF INSTITUTION

Amount Received	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
$1 to $200	0.0%	0.0%	0.0%	16.7%	0.0%	0.0%	27.3%
$201 to $400	0.0	0.0	0.0	16.7	0.0	0.0	18.2
$401 to $600	0.0	0.0	0.0	50.0	100.0	0.0	31.8
$601 to $1,000	50.0	0.0	100.0	16.7	0.0	100.0	9.1
$1,001 to $1,500	50.0	50.0	0.0	0.0	0.0	0.0	4.5
$1,501 and Above	0.0	50.0	0.0	0.0	0.0	0.0	9.1
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Mean, Reporting Any	$1,025	$1,500	$800	$450	$500	$800	$530
Mean, All Students	$6	$33	$13	$11	$6	$11	$12
Percent Reporting Any	0.6%	2.2%	1.6%	2.4%	1.2%	1.4%	2.3%
Number	2	2	1	6	1	1	22

NUMBER AND PERCENTAGE OF UNDERGRADUATES
WHO RECEIVED OTHER LOANS
BY TYPE OF INSTITUTION

Amount Received	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
$1 to $200	4.8%	25.0%	0.0%	23.8%	25.0%	11.1%	16.9%
$201 to $400	22.2	18.8	75.0	11.9	8.3	11.1	13.8
$401 to $600	12.7	6.2	0.0	9.5	20.8	11.1	20.0
$601 to $1,000	12.7	25.0	25.0	11.9	29.3	22.2	15.4
$1,001 to $1,500	27.0	6.2	0.0	11.9	8.3	44.4	9.2
$1,501 to $2,000	9.5	12.5	0.0	11.9	8.3	0.0	13.8
$2,001 to $2,500	0.0	6.3	0.0	4.8	0.0	0.0	3.1
$2,501 to $3,000	3.2	0.0	0.0	4.8	0.0	0.0	1.5
$3,000 and Above	7.9	0.0	0.0	9.5	0.0	0.0	6.3
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Mean, Reporting Any	$1,106	$750	$425	$1,131	$638	$833	$966
Mean, All Students	$59	$33	$13	$42	$41	$52	$42
Percent Reporting Any	5.3%	4.4%	3.1%	3.7%	6.4%	6.2%	4.4%
Number	63	16	4	42	24	9	65

NUMBER AND PERCENTAGE OF FRESHMEN
WHO RECEIVED OTHER LOANS
BY TYPE OF INSTITUTION

Amount Received	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
$1 to $200	9.0%	0.0%	0.0%	14.3%	0.0%	16.7%	25.0%
$201 to $400	18.2	0.0	50.0	14.3	14.3	16.7	12.5
$401 to $600	18.2	0.0	0.0	0.0	28.6	16.7	22.5
$601 to $1,000	0.0	80.0	50.0	0.0	14.3	16.7	15.0
$1,001 to $1,500	36.4	0.0	0.0	28.6	28.6	33.3	10.0
$1,501 to $2,000	0.0	20.0	0.0	28.6	14.3	0.0	12.5
$2,001 to $2,500	0.0	0.0	0.0	0.0	0.0	0.0	0.0
$2,501 to $3,000	0.0	0.0	0.0	0.0	0.0	0.0	0.0
$3,000 and Above	18.2	0.0	0.0	14.3	0.0	0.0	2.5
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Mean, Reporting Any	$1,245	$990	$550	$1,414	$907	$700	$726
Mean, All Students	$45	$53	$17	$40	$78	$57	$30
Percent Reporting Any	3.6%	5.4%	3.1%	2.8%	8.6%	8.2%	4.2%
Number	11	5	2	7	7	6	40

NUMBER AND PERCENTAGE OF UNDERGRADUATES WHO RECEIVED COLLEGE WORK-STUDY AWARDS BY TYPE OF INSTITUTION

Amount Received	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
$1 to $200	13.2%	17.1%	8.5%	15.1%	12.1%	35.5%	19.4%
$201 to $400	24.8	22.0	42.9	33.5	43.0	29.0	14.8
$401 to $600	19.0	23.2	28.6	25.4	24.9	22.6	14.8
$601 to $1,000	26.5	28.0	20.0	19.1	15.2	9.7	25.0
$1,001 to $1,500	7.4	9.9	0.0	4.0	3.6	3.2	16.9
$1,501 to $2,000	4.1	0.0	0.0	1.1	0.6	0.0	5.3
$2,001 to $2,500	0.0	0.0	0.0	0.0	0.0	0.0	1.8
$2,501 to $3,000	3.3	0.0	0.0	1.1	0.6	0.0	1.0
$3,000 and Above	1.7	0.0	0.0	0.7	0.0	0.0	1.0
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Mean, Reporting Any	$708	$545	$440	$521	$459	$353	$747
Mean, All Students	$72	$123	$118	$125	$67	$76	$143
Percent Reporting Any	10.2%	22.5%	26.9%	24.1%	14.6%	21.4%	19.2%
Number	121	82	35	272	165	31	284

NUMBER AND PERCENTAGE OF FRESHMEN WHO RECEIVED COLLEGE WORK-STUDY AWARDS BY TYPE OF INSTITUTION

Amount Received	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
$1 to $200	15.2%	18.8%	12.5%	20.0%	17.1%	46.2%	25.0%
$2001 to $400	33.3	6.3	31.3	45.0	37.1	23.1	16.6
$401 to $600	9.1	31.2	25.0	18.3	28.6	23.1	15.5
$601 to $1,000	30.3	31.2	31.3	13.3	8.6	7.6	19.6
$1,001 to $1,500	6.1	12.5	0.0	3.3	8.6	0.0	15.5
$1,501 to $2,000	6.1	0.0	0.0	0.0	0.0	0.0	3.0
$2,001 to $2,500	0.0	0.0	0.0	0.0	0.0	0.0	1.2
$2,501 to $3,000	0.0	0.0	0.0	0.0	0.0	0.0	1.8
$3,000 and Above	0.0	0.0	0.0	0.0	0.0	0.0	1.8
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Mean, Reporting Any	$585	$600	$481	$542	$447	$292	$694
Mean, All Students	$63	$104	$120	$132	$193	$52	$122
Percent Reporting Any	10.7%	17.4%	25.0%	24.4%	43.2%	17.8%	17.6%
Number	33	16	16	60	35	13	168

NUMBER AND PERCENTAGE OF UNDERGRADUATES WHO RECEIVED ASSISTANTSHIPS BY TYPE OF INSTITUTION

Amount Received	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
$1 to $200	26.6%	25.0%	40.0%	46.8%	23.1%	66.7%	42.0%
$201 to $400	14.7	12.5	20.0	22.6	23.1	16.7	8.1
$401 to $600	5.9	6.2	20.0	9.7	15.4	0.0	11.3
$601 to $1,000	14.7	25.0	20.0	9.7	7.7	16.7	22.6
$1,001 to $1,500	17.6	6.2	0.0	3.2	3.8	0.0	3.2
$1,501 to $2,000	8.8	18.8	0.0	4.8	7.7	0.0	4.8
$2,001 to $2,500	2.9	6.2	0.0	0.0	3.8	0.0	3.2
$2,501 to $3,000	2.9	0.0	0.0	0.0	7.7	0.0	0.0
$3,000 and Above	5.9	0.0	0.0	3.2	7.7	0.0	4.8
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Mean, Reporting Any	$946	$841	$360	$478	$981	$250	$670
Mean, All Students	$27	$36	$14	$26	$69	$10	$27
Percent Reporting Any	2.9%	4.3%	3.8%	5.5%	7.0%	4.1%	4.1%
Number	34	16	5	62	26	6	62

NUMBER AND PERCENTAGE OF FRESHMEN WHO RECEIVED ASSISTANTSHIPS BY TYPE OF INSTITUTION

Amount Received	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
$1 to $200	100.0%	20.0%	66.7%	66.7%	25.0%	50.0%	42.6%
$201 to $400	0.0	40.0	0.0	16.7	25.0	25.0	8.5
$401 to $600	0.0	0.0	33.3	0.0	0.0	0.0	10.6
$601 to $1,000	0.0	20.0	0.0	16.7	12.5	25.0	19.1
$1,001 to $1,500	0.0	0.0	0.0	0.0	0.0	0.0	2.1
$1,501 to $2,000	0.0	20.0	0.0	0.0	12.5	0.0	6.4
$2,001 to $2,500	0.0	0.0	0.0	0.0	0.0	0.0	4.3
$2,501 to $3,000	0.0	0.0	0.0	0.0	0.0	0.0	0.0
$3,000 and Above	0.0	0.0	0.0	0.0	25.0	0.0	6.4
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Mean, Reporting Any	$100	$650	$233	$250	$1,294	$325	$732
Mean, All Students	--	$35	$11	$12	$128	$18	$36
Percent Reporting Any	0.1%	5.4%	4.6%	4.9%	9.9%	5.5%	4.9%
Number	3	5	3	12	8	4	47

NUMBER AND PERCENTAGE OF UNDERGRADUATES BY ON-CAMPUS EMPLOYMENT AND TYPE OF INSTITUTION

On-Campus Earnings	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
$1 to $200	29.6%	46.2%	33.3%	36.2%	13.0%	40.0%	38.5%
$201 to $400	16.0	15.4	0.0	23.0	39.2	30.0	12.3
$401 to $600	19.2	15.4	33.3	22.0	8.7	0.0	15.8
$601 to $1,000	14.4	15.4	0.0	12.6	26.2	15.0	7.0
$1,001 to $1,500	10.4	7.6	33.3	2.6	4.3	10.0	5.3
$1,501 to $2,000	5.6	0.0	0.0	2.1	4.3	5.0	10.5
$2,001 to $2,500	0.0	0.0	0.0	0.0	0.0	0.0	0.0
$2,501 to $3,000	4.0	0.0	0.0	0.5	0.0	0.0	5.3
$3,000 and Above	0.8	0.0	0.0	1.0	4.3	0.0	5.3
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Mean, Reporting Any	$655	$389	$617	$436	$665	$462	$790
Mean, All Students	$69	$14	$14	$74	$41	$64	$31
Percent Reporting Any	10.5%	3.6%	2.3%	16.9%	6.2%	13.8%	3.9%
Number	125	13	3	191	23	20	57

NUMBER AND PERCENTAGE OF FRESHMEN BY ON-CAMPUS EMPLOYMENT AND TYPE OF INSTITUTION

On-Campus Earnings	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
$1 to $200	62.5%	66.7%	50.0%	45.0%	50.0%	55.6%	43.6%
$201 to $400	12.5	0.0	0.0	15.0	0.0	22.2	10.3
$401 to $600	12.5	33.3	50.0	25.0	0.0	0.0	17.9
$601 to $1,000	12.5	0.0	0.0	10.0	0.0	22.2	2.6
$1,001 to $1,500	0.0	0.0	0.0	5.0	50.0	0.0	5.1
$1,501 to $2,000	0.0	0.0	0.0	0.0	0.0	0.0	10.3
$2,001 to $2,500	0.0	0.0	0.0	0.0	0.0	0.0	0.0
$2,501 to $3,000	0.0	0.0	0.0	0.0	0.0	0.0	7.7
$3,000 and Above	0.0	0.0	0.0	0.0	0.0	0.0	2.5
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Mean, Reporting Any	$263	$233	$300	$358	$675	$300	$730
Mean, All Students	$7	$8	$9	$29	$16	$37	$31
Percent Reporting Any	2.6%	3.3%	3.1%	8.0%	2.4%	12.3%	4.3%
Number	8	3	2	20	2	9	39

NUMBER AND PERCENTAGE OF UNDERGRADUATES BY OFF-CAMPUS TERM-TIME EMPLOYMENT AND TYPE OF INSTITUTION

Off-Campus Term-Time Earnings	4-Yr White Public	4-Yr Black Public	SSC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
$1 to $200	17.7%	43.2%	19.2%	32.5%	33.3%	18.8%	13.6%
$201 to $400	13.3	22.7	9.6	17.2	18.3	18.8	6.3
$401 to $600	11.4	18.2	11.5	11.2	13.3	18.8	9.2
$601 to $1,000	16.7	6.8	11.5	11.0	11.7	22.9	12.8
$1,001 to $1,500	10.3	6.8	11.5	10.1	5.0	6.3	6.6
$1,501 to $2,000	6.0	2.3	7.8	4.4	6.7	2.1	6.5
$2,001 to $2,500	5.3	0.0	7.8	5.0	3.3	0.0	6.0
$2,501 to $3,000	5.3	0.0	3.8	2.1	1.7	0.0	5.5
$3,000 and Above	14.0	0.0	17.3	6.5	6.7	12.5	33.5
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Mean, Reporting Any	$1,238	$382	$1,362	$829	$782	$904	$1,835
Mean, All Students	$447	$46	$545	$248	$126	$299	$767
Percent Reporting Any	36.1%	12.1%	40.0%	29.9%	16.1%	33.3%	41.8%
Number	430	44	52	338	60	48	618

NUMBER AND PERCENTAGE OF FRESHMEN BY OFF-CAMPUS TERM-TIME EMPLOYMENT AND TYPE OF INSTITUTION

Off-Campus Term-Time Earnings	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
$1 to $200	23.5%	40.0%	25.0%	37.1%	71.4%	23.8%	16.3%
$201 to $400	13.3	20.0	7.1	21.0	14.3	14.4	7.2
$401 to $600	8.2	20.0	3.6	12.9	0.0	23.8	9.3
$601 to $1,000	18.3	20.0	14.3	9.7	14.3	19.0	14.7
$1,001 to $1,500	12.2	0.0	10.7	8.1	0.0	9.5	6.7
$1,501 to $2,000	8.2	0.0	10.7	3.2	0.0	0.0	6.4
$2,001 to $2,500	6.0	0.0	7.1	4.8	0.0	0.0	6.7
$2,501 to $3,000	2.0	0.0	3.6	1.6	0.0	0.0	6.4
$3,000 and Above	8.2	0.0	17.9	1.6	0.0	9.5	26.3
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Mean, Reporting Any	$1,027	$360	$1,384	$609	$229	$791	$1,647
Mean, All Students	$328	$19	$606	$153	$20	$228	$647
Percent Reporting Any	31.9%	5.4%	43.8%	25.2%	8.6%	28.8%	39.3%
Number	98	5	28	62	7	21	375

NUMBER AND PERCENTAGE OF UNDERGRADUATES BY PRIMARY REASONS FOR INSTITUTIONAL CHOICES AND TYPE OF INSTITUTION

Reason	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
Cost	22.7%	19.6%	28.7%	2.6%	8.8%	8.2%	21.8%
Financial Aid	5.5	11.8	5.4	18.5	25.4	21.6	11.0
Curriculum	20.2	17.9	7.0	16.6	11.0	14.2	35.3
Academic Reputation	18.6	17.4	6.2	40.5	8.3	9.0	6.1
Friends Attending	4.2	2.2	0.0	3.4	5.2	6.7	1.3
Admissions Standards	2.3	2.5	1.6	1.8	5.8	7.5	2.3
Counselor/Teacher Advice	2.0	5.9	4.7	3.1	12.1	6.0	3.2
Parental Advice	7.7	14.0	3.1	5.8	11.0	8.1	3.2
Live at Home/Commute	12.4	4.5	40.2	3.7	5.8	11.2	13.5
Frequent Trips Home	4.4	4.2	3.1	4.0	6.6	7.5	2.3
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Number	1,149	357	129	1,060	363	134	1,451

NUMBER AND PERCENTAGE OF FRESHMEN BY PRIMARY REASONS FOR INSTITUTIONAL CHOICES AND TYPE OF INSTITUTION

Reason	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
Cost	17.5%	20.7%	18.8%	2.6%	11.7%	10.6%	20.2%
Financial Aid	6.1	14.0	6.3	17.9	22.0	24.3	12.4
Curriculum	20.2	17.4	9.4	14.5	6.5	15.2	35.7
Academic Reputation	20.9	19.6	7.8	44.0	10.4	15.2	5.9
Friends Attending	4.0	3.3	0.0	3.4	5.2	4.5	1.5
Admissions Standards	3.0	2.2	1.5	2.2	11.7	9.1	2.2
Counselor/Teacher Advice	4.0	1.1	4.7	3.4	11.7	4.5	3.1
Parental Advice	9.1	15.2	3.1	6.8	9.1	3.0	3.4
Live at Home/Commute	11.8	2.2	46.9	2.2	2.6	10.6	13.4
Frequent Trips Home	3.4	4.3	1.5	3.0	9.1	3.0	2.2
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Number	297	92	64	234	77	66	939

NUMBER AND PERCENTAGE OF UNDERGRADUATES BY SECONDARY REASONS FOR INSTITUTIONAL CHOICES AND TYPE OF INSTITUTION

Reason	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
Cost	19.8%	12.5%	21.0%	2.7%	6.5%	11.9%	17.5%
Financial Aid	5.6	13.5	8.6	14.1	17.0	11.9	10.2
Curriculum	16.9	17.9	8.6	16.2	12.1	11.2	20.5
Academic Reputation	16.9	13.4	4.7	19.5	10.7	14.3	8.7
Friends Attending	7.6	4.3	4.7	5.9	7.3	3.7	3.8
Admissions Standards	3.7	5.1	5.5	7.9	7.9	9.0	4.2
Counselor/Teacher Advice	4.0	8.8	4.7	8.0	11.2	11.9	5.7
Parental Advice	8.8	10.5	8.6	13.0	10.7	11.2	5.3
Live at Home/Commute	8.8	2.6	25.0	3.9	3.7	4.5	19.7
Frequent Trips Home	7.9	11.4	8.6	8.8	12.9	10.4	4.4
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Number	1,146	351	128	1,053	356	134	1,434

NUMBER AND PERCENTAGE OF FRESHMEN BY SECONDARY REASONS FOR INSTITUTIONAL CHOICES AND TYPE OF INSTITUTION

Reason	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
Cost	18.9%	11.1%	28.7%	3.5%	2.6%	13.6%	17.3%
Financial Aid	4.4	8.9	6.3	13.9	18.4	6.1	10.2
Curriculum	17.6	21.2	7.9	15.7	9.2	15.2	19.8
Academic Reputation	16.6	16.7	3.2	19.6	14.5	18.2	8.3
Friends Attending	6.8	3.3	4.8	5.7	7.9	1.5	3.3
Admissions Standards	4.1	3.3	7.9	6.4	9.2	12.1	4.6
Counselor/Teacher Advice	3.7	13.3	6.3	6.4	15.8	13.6	5.9
Parental Advice	10.5	8.9	9.5	15.7	13.2	7.6	5.5
Live at Home/Commute	8.7	1.1	17.5	3.5	2.6	4.5	20.9
Frequent Trips Home	8.7	2.2	7.9	9.6	6.6	7.6	4.2
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Number	296	90	63	230	76	66	928

NUMBER AND PERCENTAGE OF UNDERGRADUATES BY TERTIARY REASONS FOR INSTITUTIONAL CHOICES AND TYPE OF INSTITUTION

Reason	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
Cost	14.1%	10.5%	18.9%	3.3%	7.4%	9.0%	15.6%
Financial Aid	5.0	8.8	17.3	9.9	9.4	9.7	8.1
Curriculum	13.2	10.5	9.4	12.7	10.0	11.2	11.8
Academic Reputation	10.7	12.3	12.6	12.9	9.4	9.0	9.9
Friends Attending	10.9	10.3	5.5	8.0	8.8	11.9	6.3
Admissions Standards	6.7	6.8	2.4	7.5	9.4	6.0	5.5
Counselor/Teacher Advice	5.9	8.0	5.5	11.1	9.1	9.0	5.9
Parental Advice	11.4	10.8	8.7	12.3	8.5	10.4	5.4
Live at Home/Commute	5.7	2.3	11.0	2.8	5.1	6.7	21.8
Frequent Trips Home	16.4	19.7	8.7	19.5	22.9	17.1	9.9
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Number	1,140	351	127	1,036	351	134	1,426

NUMBER AND PERCENTAGE OF FRESHMEN BY TERTIARY REASONS FOR INSTITUTIONAL CHOICES AND TYPE OF INSTITUTION

Reason	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
Cost	10.1%	16.4%	22.2%	2.7%	4.1%	7.5%	15.3%
Financial Aid	6.8	7.7	20.7	11.1	6.8	10.4	7.6
Curriculum	11.5	6.6	6.3	10.6	9.6	13.4	12.0
Academic Reputation	9.8	7.7	12.7	11.9	8.2	9.0	10.8
Friends Attending	10.8	13.2	4.8	8.4	8.2	7.5	5.9
Admissions Standards	7.1	6.6	4.8	9.3	19.2	6.0	4.4
Counselor/Teacher Advice	7.4	8.8	4.8	10.6	4.1	4.5	5.6
Parental Advice	12.9	11.0	6.3	11.9	5.5	13.4	6.0
Live at Home/Commute	6.4	0.0	9.5	0.0	11.0	6.0	20.5
Frequent Trips Home	17.2	22.0	7.9	23.5	23.3	22.3	11.9
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Number	296	91	63	226	73	67	923

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NUMBER AND PERCENTAGE OF UNDERGRADUATES BY TERTIARY REASONS FOR INSTITUTIONAL CHOICES, FAMILY INCOMES, AND TYPE OF INSTITUTION

Family Income and Reason	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
Less than $9,000							
Cost	10.7%	12.4%	17.4%	2.1%	9.4%	10.9%	15.7%
Financial aid	10.7	12.0	28.3	13.9	10.5	8.7	10.3
Curriculum	12.2	12.4	13.0	10.3	10.5	13.0	10.3
Academic reputation	8.6	12.0	4.3	12.9	9.4	17.4	9.7
Commuting ability	7.1	2.6	10.9	3.1	3.8	8.7	21.1
Parental advice	9.1	8.4	4.3	6.7	6.4	6.5	4.5
Counselor advice	5.1	8.4	6.5	10.3	7.5	6.5	6.5
Frequent trips home	19.3	17.8	8.7	24.7	24.1	13.0	10.3
Other	18.2	14.0	6.6	21.1	18.4	15.3	11.6
$9,000 to $14,999							
Cost	12.7%	4.8%	14.3%	6.5%	1.8%	3.3%	12.9%
Financial aid	5.5	6.0	20.0	13.0	5.4	13.3	7.7
Curriculum	15.0	8.4	2.9	9.0	10.7	16.7	14.1
Academic reputation	8.2	10.8	22.9	16.0	8.9	3.3	8.9

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Family Income, Reason	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
Commuting ability	5.9	1.2	8.6	3.5	7.1	3.3	21.8
Parental advice	7.7	14.5	8.6	8.5	10.7	10.0	4.9
Counselor advice	7.7	4.8	8.6	12.5	10.7	13.3	5.5
Frequent trips home	20.9	22.9	11.4	17.0	23.2	23.3	10.7
Other	16.4	26.6	2.7	14.0	21.5	13.5	13.5
$15,000 and above							
Cost	15.8%	11.4%	23.1%	2.6%	0.0%	11.8%	17.8%
Financial aid	3.0	2.9	5.1	8.3	10.5	7.8	4.2
Curriculum	13.0	2.9	10.3	14.3	5.3	5.9	12.1
Academic reputation	11.9	17.1	12.8	11.4	5.3	5.9	11.8
Commuting ability	4.9	2.9	15.4	2.6	5.3	3.9	23.3
Parental advice	13.2	17.1	12.8	16.0	15.8	11.8	8.5
Counselor advice	5.4	8.6	5.1	10.7	31.6	9.8	4.5
Frequent trips home	14.1	28.6	5.1	18.1	10.5	19.6	7.3
Other	18.7	8.5	10.3	16.0	15.7	23.5	10.5

NUMBER AND PERCENTAGE OF UNDERGRADUATES
BY INSTITUTIONAL CHOICES IF COSTS WERE NOT A FACTOR
AND TYPE OF INSTITUTION

Institutional Choice	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
Attend Current Institution	60.2%	59.9%	62.3%	71.6%	43.2%	55.1%	66.3%
Attend Another Institution	39.8	40.1	37.7	28.4	56.8	44.9	33.7
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Number	1,085	339	114	994	338	127	1,378

NUMBER AND PERCENTAGE OF FRESHMEN BY INSTITUTIONAL CHOICES IF COSTS WERE NOT A FACTOR AND TYPE OF INSTITUTION

Institutional Choice	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
Attend Current Institution	61.5%	69.8%	58.9%	73.1%	40.8%	60.3%	69.2%
Attend Another Institution	38.5	30.2	41.1	26.9	59.2	39.7	30.8
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Number	288	96	56	219	76	68	884

NUMBER AND PERCENTAGE OF UNDERGRADUATES BY INSTITUTIONAL CHOICES IF COSTS WERE NOT A FACTOR AND TYPE OF INSTITUTION

Institutional Choice	4-Yr White Public	4-Yr Black Public	USC Regional	4-Yr White Private	4-Yr Black Private	2-Yr Private	TEC Centers
S.C. Public 4-Year	47.9%	42.0%	72.6%	19.4%	39.1%	41.0%	41.9%
S.C. Private 4-Year	8.1	5.3	5.3	39.3	19.6	23.3	5.5
S.C. Private 2-Year	0.4	1.2	0.9	1.4	2.0	7.0	4.1
S.C. TEC Center	2.3	8.0	3.5	1.2	6.3	2.3	27.7
Another S.C. School	1.5	2.4	0.9	1.2	4.3	1.6	3.3
Out-State Public	23.0	32.0	5.3	14.7	11.9	12.4	8.8
Out-State Private	12.1	4.1	7.1	17.9	9.1	10.1	2.8
Another Out-State School	4.7	5.0	4.4	4.9	7.7	2.3	5.9
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Number	1,075	338	113	996	352	129	1,379